



NON-PROFIT MANAGEMENT LIABILITY

Coverage guide

Victor's Non-profit Management Liability program provides essential protection for non-profit organizations. In this guide, we take a closer look at the features available within the six coverage parts included in the form.

- Available in all 50 states and D.C.
- Coverage admitted in 47 states with an A+ rated carrier*
- Target market:
 - › Civic and social organizations, charities, foundations, museums & art galleries, trade and professional associations, and many more. Please refer to our [appetite guide](#) for more information.
- Limits:
 - › Up to \$5M
 - › Shared or separate limits available
- Coverage features:
 - › No hammer clause
 - › No acquisition threshold
 - › Side A coverage up to \$1M
 - › Defense outside the limits

*Available on a non-admitted basis in AK, MO & WA

1 Directors & Officers Liability

- Broad definition of Insured Person
- Non-entity EPL built into D&O policy
- Additional Side A available
- Inquiry coverage within the definition of claim
- Pre-claim expenses included
- Asset protection & PR costs included in definition of loss
- Employed Lawyers Liability available via coverage part of endorsement
- Books and Records included in investigative costs

2 Employment Practices Liability

- Includes third-party liability policy form
- Broad definition of third-party wrongful act (including social media coverage)
- No conduct exclusion
- Broad definition of wrongful employment practice

- Extradition included by policy form
- Sublimits available for:
 - › Immigration
 - › Workplace violence
 - › Wage & hour
 - › Employee privacy

3 Fiduciary Liability

- Broad definition of wrongful act including settlor capacity
- Voluntary compliance costs
- Covered penalties for:
 - › 502c
 - › Pension Protection Act
 - › Section 4975
 - › Patient Protection / Affordable Care Act
 - › HIPAA

4 Employed Lawyers Liability

- Available via endorsement or as a separate coverage part
- Insureds include in-house counsel, legal assistants, notaries public, and contract lawyers
- Moonlighting and pro-bono coverage (available as an endorsement on separate coverage part)

5 Crime

- Loss-discovered form
- Social Engineering sublimit available
- ERISA plan extension — meets bond requirements for ERISA Bond
- Broad definition of employee
- Customizable policy — optional Insuring Agreements
- Proof of loss costs

6 Kidnap and Ransom

- Broad definition of Insured Persons
- Broad definition of Insured Event, including:
 - › Kidnap
 - › Express kidnap
 - › Extortion
 - › Hijack
 - › Wrongful detention
 - › Hostage crisis & child abduction



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This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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