



Nonprofit D&O Highlight Sheet

Executive Liability Division

Policy Highlights and Features

- First Dollar Defence
- Defence Costs in addition to the Limit
- EPL Hotline for all insureds through our relationship with Dolden Wallace Follick LLP
- Duty to Defend Coverage with 70/30 Softened Hammer Clause
- Coverage for Insured Persons and the Organization (including Employment Practices Liability)
- Ability to add third-party EPL, Workplace Violence and Fiduciary Liability coverage by endorsement

[Click here](#) for policy features and product highlights.

Target Industries

- Trade Associations
- Human Services
- Grant Making/Foundation
- Art & Culture
- Community Redevelopment
- Recreation/Leisure/Sports
- Youth Sports/Activity Clubs
- Group Legal/Medical
- Religious Organizations
- Chambers of Commerce

We will consider most classes of business! [Click here](#) to view acceptable classes.

Target Market

Employees	Appetite
0-50	Sweet Spot
50-100	Very Competitive
>100	Competitive

Why You Need Nonprofit D&O Liability Coverage: Claim Scenario

A nonprofit health and wellness organization's former employee initiated a lawsuit against the organization and its executive director alleging age discrimination and wrongful termination. The parties engaged in settlement discussions shortly after suit was filed. The parties settled for a total of \$105,000, of which \$25,000 was allocated toward the alleged wage and hour violations, and \$80,000 was allocated toward the age discrimination and wrongful termination allegations. In addition, approximately \$28,000 in defence costs were incurred.

[Click here](#) for additional claims examples

The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits, and exclusions. All insurance products are subject to the limitations and conditions in the applicable policy or certificate of insurance in force at the time of purchase or enrolment and applicable legislation. Policies are underwritten by Great American Insurance Company – Canadian Branch, a foreign insurer authorized to insure risks in all Canadian Provinces and Territories. The Chief Agency of the Canadian Branch of Great American Insurance Company is located at Scotia Plaza, Suite 2100, 40 King Street West, Toronto, Ontario M5H 3C2. The Great American eagle logo and the word mark Great American® are registered service marks of Great American Insurance Company. 5670-ELD-1-CAN (07/23).

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