

# D&O



## D&O Nonprofit Liability Insurance

### What is Nonprofit Insurance

Nonprofit Insurance offers protection for individual directors and officers when claims are made against them. It also safeguards the organization against liability for claims brought by employees and/or customers. This coverage helps to attract and retain qualified board members.

### Coverage Features

- Limits of liability up to \$5 million, separate or combined for each coverage –Primary or excess coverage avail.
- Deductibles as low as \$0 for individuals and \$500 for entities.
- Cost of defense in addition to the limit of liability
- Separate limits of liability available for D&O, EPL and Fiduciary Liability and Fidelity and Crime coverages
- EEOC (for state equivalent) coverage
- Includes full-time, part-time, and leased employees, volunteers and independent contractors
- Full prior acts coverage
- EPL coverage extends to claims brought by third parties
- Personal injury coverage
- 60-day automatic extended reporting periods, with options for 12, 24 and 36 months.

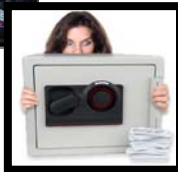
### Fidelity & Crime Coverage's Available



**Forgery or alteration**



**Employee Theft**



**Robbery & Safe Burglary**

### Volunteers can be a threat to your Nonprofit !

- Former President Sues for Breach of Contract
- Volunteer Claims Non Profit Caused Illness and Emotional Distress
- Volunteer Accuses Nonprofit of Discrimination
- Nonprofit and Volunteer Sued for Discrimination

# KELLER & CO.

**Specialty lines wholesalers**

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# NONPROFIT