

## Claims Examples – D&O (Non-Profit Groups)

The D&O – Non-Profit Groups policy provides essential insurance coverage for an industry that faces greater risks than ever before. Below are a few examples that will demonstrate how valuable this coverage is.

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### **Undisclosed pre-existing medical condition on adopted dog**

A client adopted a dog from insured who was deemed to be in good health. Two months following adoption the dog required a blood transfusion during a routine surgery. The client alleges the dog had a pre-existing medical condition that was not disclosed to the client at the time resulting in a multitude of unexpected vet bills.

If this insured had a D&O – Non-Profit Groups policy, there may have been coverage for this claim. \*

### **No access to the lands due to non-payment**

Insureds organization leased lands for purposes of allowing its members to have land to allow their herds to pasture on. A member of the insureds organization alleges not to have received notice that dues were to be paid and thus did not pay their membership dues and not allowed access to the lands.

If this insured had a D&O – Non-Profit Groups policy, there may have been coverage for this claim. \*

### **100% coverage for defense costs**

Alleged wrongful dismissal of employee whose employment was terminated without cause. The insured's policy provides coverage for 100% of the defense costs in responding to the action against the insured.

If this insured had a D&O – Non-Profit Groups policy, there may have been coverage for this claim. \*