

PROFESSIONAL LIABILITY

Product fact sheet



PREMIER  **canada**

DIRECTORS & OFFICERS – NON PROFIT GROUPS

Target Risks

- All types and sizes of Non Profit groups and organizations.

Coverage Available

- Specialized SMART Directors and Officers Wording

Features & Benefits

- Premium discounts for multi-year policies!
- Simple short form application
- No financials required for accounts with Revenue/Assets under \$35m
- No deductible (Coverage A only)
- Employment Practices Liability coverage available

Additional Coverage included at no extra cost:

- Spousal Extension
- Outside Non-profit Directorship
- Kidnap Expense coverage
- Key Person Recruitment
- Extended Legal Costs
- Claims Expenses coverage

Obtain an “Instant Quote” and “Issue Policy” right from your desktop

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Real-time quotes & instant policy documents in less than 5 minutes

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Receive 25% commission on all polices issued through PRESTO

Minimum Premium

- Starting at \$525 D&O

Why Premier?

- An MUA that’s a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
-

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Think Premier...

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.

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. *