

SOCIAL SERVICES CONNECT

Nonprofit Social Service Organizations
Directors' & Officers' (D&O) Liability Insurance Program
Provided Exclusively by Affinity Nonprofits and Arch Insurance Company

Duty-to-Defend Coverage: Arch will assign experienced defense counsel for covered claims, even if allegations are groundless, false, or fraudulent.

Broad Definition of Insured: Includes Nonprofit and any Director, Officer, Trustee, Committee Member, Employee or Volunteer. Employee definition includes part-time, seasonal, temporary, and leased employees.

Employment Practices Liability Coverage: Protects against employee related allegations of discrimination, wrongful termination and sexual harassment, as well as failure to hire or promote.

Third Party Coverage: Protects against third party allegations of discrimination and non-physical sexual harassment.

Image Restoration/Public Relations Provision: Provides up to \$100,000 in reimbursement for costs associated with restoration of Nonprofit's public image in response to allegations of sexual abuse, molestation or assault.

Fiscal Sponsor Activities Coverage: Provides protection for Nonprofit and its employees acting in a fiscal sponsorship capacity for other nonprofits.

Defense Costs Outside the Limit of Liability Options: Allows purchase of additional defense costs limits. Amount of limits varies by insured. Uncapped defense costs may be available. Helps to preserve policy limit for indemnity payments.

Personal Injury & Publishers Liability Coverage: Protects against allegations of libel, slander and copyright or trademark infringement.

Fair Labor Standards Act (FLSA) Sublimit: Provides a defense cost sublimit for Wage and Hour claims. Most insureds are eligible for a sublimit as high as \$250,000.

Cyber Liability Coverage Extension: Reimburses expenses resulting from network security breaches. Includes up to \$100,000 for notification and monitoring costs, as well as public relations firm to aid in image restoration.

First Party Coverage Enhancements: See our separate highlight sheet on the Arch Strength Endorsement to learn more about over a dozen additional first party coverage features.

Workplace Violence

Coverage: Protects against workplace violence incidents by reimbursing business interruption expenses (lost income and extra expenses); employee expenses (lost wages, counseling and security); and public relations firm expenses to restore Nonprofit's public image.

Breach of Contract Coverage (Defense Costs): Provides defense for allegations of non-employment related breach of contract.

\$100,000 Fiduciary Liability (ERISA) Defense Costs Sublimit: Provides a \$100,000 sublimit for defense costs for allegations of mismanagement of employee benefit plans. Full Fiduciary indemnity and defense costs coverage available upon request for an additional charge.

Punitive Damages Coverage: Automatically included where insurable by law.

Excess Benefit Transaction Penalties Coverage: Protects against 10% excise tax imposed in connection with allegations of an "excess benefits transaction" up to sublimit of \$100,000.

Miscellaneous Penalties Coverage: Submits for payment of penalties assessed under:

- IRS Code section 6652(C)(1)(a) for a failure to file tax returns, provided it's a self-reported violation.
- Public Law 108-187 (CAN-Spam Act of 2003).
- 1976 Lobby Law or Lobbying Disclosure Act of 1995.
- Emergency Medical Treatment and Active Labor Act (EMTALA)
- Health Insurance Portability and Accountability Act of 1996 (HIPAA)

Optional Coverage Parts:

Fiduciary Liability – Protects against allegations of mismanagement of employee benefit plans.

Crime Coverage – Reimburses loss caused by theft, robbery, forgery or alteration, computer fraud, and currency fraud.

Kidnap & Ransom – Reimburses loss caused by kidnapping and extortion type incidents, including ransom payments, defense costs for negligent mishandling of incidents, and response costs to incidents (i.e., security consultant, public relations, negotiator, etc.)



Contact us or have your agent call **1.800.432.7465** or email us at **info@affinitynonprofits.com**

Arch Insurance Company is rated A+ (Superior), XV (\$2 billion or more in capital and surplus and conditional reserves) by A.M. Best Co.



Serving the unique
insurance needs of the
social service community

Underwritten by:



Administered by:



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