

Nonprofit Management Liability Insurance



The value of protecting your nonprofit ideals

Determination and compassion are your most valuable assets. Take steps now to ensure they remain focused where you need them most — doing the work you set out to do.

Monitor Liability Managers, Inc. offers comprehensive professional liability insurance coverage for organizations like yours. We provide Directors and Officers Liability (D&O), Employment Practices Liability (EPL) and Fiduciary Liability Insurance coverage specifically tailored for nonprofit organizations.

It's not just numbers to us. It's a matter of standing with you.

- Limits up to \$5,000,000 for primary and excess coverage
- Policies with deductibles as low as \$0 for individuals and \$500 for entities¹
- Defense expenses paid outside the indemnity limit of liability
- Separate limits of liability for D&O and EPL claims
- EEOC (or state equivalent) coverage
- Leased employee and independent contractor coverage
- Full prior acts coverage
- Third party liability coverage
- 36-month automatically extended reporting periods for former directors on EPL claims
- Personal injury coverage
- Duty to defend coverage
- 60-day automatically extended reporting periods, with options for 12, 24 and 36 months
- Elite defense attorneys poised to work with Monitor's claim professionals and you

¹Premiums and terms depend on the size and type of organization.

²Generally understood to be a 501(c)3 legal entity.

Broad coverage delivers high-value results

Our comprehensive policies include broad coverage for “wrongful acts” and employment practices for your organization.² We cover:

- Independent contractors
- Directors and officers
- Committee members
- Employees
- Leased employees
- Trustees
- Volunteers

Good risk management leads to higher performing organizations

Monitor provides:

- Unlimited access to a toll-free Employment Practices Liability Loss Prevention Hotline staffed by a nationally recognized employment practices firm.
- Policyholders receive an interactive CD, “Guidelines for Reducing Exposure to Employment Lawsuits,” that provides guidelines, tips and in-depth information about reducing exposure to employment practices liability.
- Experienced claims management professionals with specialized legal counsel and mitigation strategies.

Monitor Liability Managers, Inc.

As a part of the W. R. Berkley Corporation group of companies, Monitor places coverage with Carolina Casualty Insurance Company, an admitted carrier rated “A” (Excellent) by A.M. Best Company and Admiral Insurance Company, a nonadmitted carrier rated “A+” (Superior) by A. M. Best Company. Both are W. R. Berkley Corporation subsidiaries.

To request a quote from Monitor, please contact
Steve Bain, Bain Agency, Inc., at
(701) 223-2233 ext. 5, or steve@bainagency.com



Nonprofit Management Liability Coverage Questionnaire

The Morse Agency and NDANO provide a program specifically designed to respond to the unique liability exposures of directors and officers of nonprofit organizations. This program provides comprehensive Directors and Officers Liability (D&O) coverage including coverage for employment-related allegations. The application process is simple and is backed by a dedicated staff to service your policy.

The policy has a **\$1,000,000 limit of liability** and three deductible options: \$1,000, \$2,500 or \$5,000. The program is available to **most** nonmedical organizations. The premium will vary based on total assets, number of employees and activities of the nonprofit. Premiums start at \$800.

Please note: This form is to be completed with respect to the entire **Applicant Entity**. **Applicant Entity** as used herein is defined to include the **Prospective Named Insured** and any **Subsidiaries**.

For a same-day quote, please provide the following:

General Information

Name of Applicant Entity _____

Street Address _____

City _____ State _____ Zip Code _____

Phone Number _____ Fax Number _____

Web Site _____

Primary Contact Name _____

E-Mail _____

Does the Applicant Entity currently have Directors and Officers Liability Insurance?

Yes No

Current Insurance Carrier _____

Expiration Date _____ Limit of Liability \$ _____

Deductible \$ _____ Premium \$ _____

Does the Applicant Entity have 501(c) tax exempt status?

Yes No

If "Yes," under which IRSC section? _____

Applicant's Authorized Signature _____

Date _____

Operations

During the last five (5) years, has the Applicant Entity or any Prospective Named Insureds received any demands for monetary or nonmonetary relief, been involved in or had any knowledge of any civil or criminal action, administrative or arbitration hearings?

Yes No If "Yes," provide details.

Is the Applicant Entity or any of the Directors, Trustees and Officers proposed for this insurance aware of any fact, circumstance or situation involving any Prospective Named Insureds that he or she has reason to believe may result in a claim?

Yes No If "Yes," provide details.

How many subsidiaries does the Applicant Entity have? _____

The Applicant Entity's total assets as of the most recent year-end? _____

Enter the Applicant Entity's fund balance as of the most recent year-end. _____

Number of full time (including Independent Contractors) employees of the Applicant Entity? _____

Number of part time employees of the Applicant Entity? _____

Is the Applicant Entity a current member of NDANO?

Yes No

Send Us Your Application

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The contract for insurance is not valid until the proposal is accepted and the premium is paid.