

# 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, LLC 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 entities<sup>1</sup>
- 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 an option for 12 months
- Elite defense attorneys poised to work with Monitor's claim professionals and you

<sup>1</sup>Premiums and terms depend on the size and type of organization.

<sup>2</sup>Generally 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.<sup>2</sup> 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, LLC

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 member companies.

Members of the Wisconsin Nonprofits Association can request a quote by contacting **Andrew Morse**, The Morse Agency, Inc., at **(800) 557-0550**, or **m.agency@att.net**.

# Nonprofit Management Liability Coverage Questionnaire

Monitor Liability Managers, LLC and the Wisconsin Nonprofits Association have 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 have 501(c)3 tax exempt status?

Yes  No

What is the nature of the Applicant Entity's operation?

\_\_\_\_\_

\_\_\_\_\_

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 the Wisconsin Nonprofits Association?

Yes  No

## Send Us Your Application

### The Morse Agency, Inc.

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Anoka, MN 55303

Fax (763) 421-1622

Andrew Morse

m.agency@att.net

(800) 557-0550

(763) 421-0550

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