

Quality Coverage at an Affordable Price

Nonprofit Management Liability Insurance for Small Organizations

In times of reduced budgets and declining donations, some nonprofits may consider going without Management Liability Insurance. While reducing expenses is something that most nonprofits have to do, eliminating insurance should not be an option. Along with its comprehensive Nonprofit Management Liability Insurance product (which includes Directors and Officers Liability, Employment Practices Liability and Fiduciary Liability), Monitor Liability Managers, LLC now offers Nonprofit Management Liability Insurance for small organizations.

Deciding if the Nonprofit Insurance for small organizations is the right fit for your client is easy as 1-2-3.

Target Client for Nonprofit Management Liability Insurance for Small Organizations

1. First time buyer with claim free history
2. Asset size – up to \$2.5 million in assets
3. Specific Natures of Business*

Target Client for Comprehensive Nonprofit Management Liability Insurance

1. Experienced D&O/EPL purchaser or first time buyer
2. Asset size – all considered
3. Broad Range of Natures of Business

Still unsure? Use the side-by-side comparison to determine which Nonprofit Insurance product is right for your client.

Small Organization NML

1. Minimum premium \$375
2. 0 to 10 employees
3. Claim Free
4. D&O/EPL combined limits \$250,000, \$500,000 or \$1 million (primary only)
5. Minimum deductible \$0 for Insured Persons, \$500 for Insured Entity D&O, \$500 for EPL
6. Third party liability coverage included
7. Full prior acts coverage
8. Coverage form NPM (3)3260
9. Modification of settlement clause (70%/30%)
10. Limited worldwide coverage
11. Defense expenses are included in limit of liability
12. Deductible applies to each claim
13. Intellectual property and professional services exclusions built in
14. Direct billing available
15. Two-year policies available
16. Noncancelable except for nonpayment of premium

*Art, Humanities, and Theater Organizations; Business Leagues, Trade Associations; Federated Charities; Foundations; Hobby/Recreational Organizations; Human Services Organizations; Museums; Nature Conservation Organizations; Philanthropic Organizations; Special Education Organizations

*This product is not available for organizations located in CA, DC, FL, TX or SD.

Comprehensive NML

1. Minimum premium \$650
2. 0 to 2,500 employees
3. Will accept prior claims (subject to underwriting)
4. D&O, EPL and Fiduciary combined or separate limits of liability
5. Minimum deductible \$0 for Insured Persons, \$500 for Insured Entity D&O, \$1,000 for EPL
6. Third party liability coverage included
7. Full prior acts coverage
8. Coverage form NP (2)3300
9. Modification of settlement clause (70%/30%)
10. Worldwide coverage
11. Defense costs outside the limit of liability
12. Deductible applies to defense costs only
13. Intellectual property and professional services exclusions by endorsement for select risks
14. Direct billing available with optional payment plans
15. Two-year policies available
16. Noncancelable except for nonpayment of premium

Additional enhancements available by request.

Payment Options

Monitor offers two payment options: Agency Bill and Direct Bill.

Agency Bill

- ▶ With Agency Bill, Monitor bills the agency for the premium and in turn, the agency bills the insured. This is the default payment option.

Direct Bill

- ▶ With Direct Bill, the insured is billed by Monitor and pays all gross premiums due directly to Monitor.
- ▶ Direct Bill is requested by the agency or broker at the time of binding, and offers the convenience of one, two or four monthly payments.

For more information about Direct Bill, visit our Web site at www.monitorliability.com/directbill.0.html.

Risk Management Services

- ▶ Unlimited access to a toll-free Employment Practices Liability Helpline that provides expert EPL advice
- ▶ Experienced in-house claims management professionals with specialized legal counsel and mitigation services

The Monitor Difference

Monitor Liability Managers, LLC is an underwriting management company specializing in executive and professional liability insurance. We have the experience, financial strength and products to provide our clients with first-rate protection.

All insurance products are not created equal. The true value of an insurance product comes from the people and the company backing it.

Strength and Stability

As a member company of the W. R. Berkley Corporation and with full underwriting and claims settlement authority for all of its insurance products, Monitor provides insureds with access to the resources of a large corporation combined with the outstanding customer service of a smaller company.

Monitor underwrites executive and professional liability insurance on behalf of W. R. Berkley Corporation member companies. A Fortune 500 company, Berkley has annualized revenues of \$4.4 billion, total assets of \$17.3 billion and stockholders' equity of \$3.6 billion. Monitor issues policies through the industry's most respected and trusted insurers, Admiral Insurance Company, Berkley Insurance Company and Carolina Casualty Insurance Company. All are W. R. Berkley Corporation member companies and rated "A+" (Superior) by A.M. Best Company.

Learn More Today!

For more information about high-quality, affordable and flexible NML coverage, please contact:

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