

Directors & Officers Edge™ Non-Profit Organization Liability

Serving on a non-profit board or committee can be a rewarding experience. With it comes many responsibilities and potential exposures for both the individual and the organization.

The Directors & Officers Edge protects people who serve on boards and committees of non-profit associations and charitable organizations against damages arising out of Wrongful Acts committed in the course of duty as directors and officers.

FEATURES

- Combined Errors & Omissions / Directors & Officers coverage
- No retroactive date
- Full entity coverage protects the individual organization against Wrongful Acts committed by an insured
- Defence costs included in the limit
- Employment Practices Liability coverage: \$250,000 limit reimburses defence costs related to allegations such as:
 - wrongful dismissal
 - discharge or termination of employment, whether actual or constructive
 - sexual or workplace harassment
 - employment discrimination
 - employment-related libel, slander, defamation, invasion of privacy or wrongful infliction of emotional distress
 - failure to employ/promote
 - newly acquired non-profit subsidiaries automatically covered
- Outside Directorship coverage: for directors and officers serving on boards of other non-profit organizations
- Spousal Liability coverage: for the legal spouse if sued along with an insured director or officer against whom allegations are being made. (No coverage for wrongful act of the spouse.)
- Extended Reporting Period: automatic 60 days extended reporting of claims if the policy is cancelled or not renewed by the insured or ING for any reason, other than for non-payment of premium. Longer periods are available.
- Reimbursement of expenses in judicial proceedings if found innocent of a dishonest act
- 60 days' notice of termination (other than for non-payment of premium)
- Newly acquired subsidiaries automatically covered for 60 days

To find out more, contact your ING Commercial Lines underwriting team or visit the ING Broker Portal at brokers.ingcanada.com.



DIRECTORS & OFFICERS EDGE IS DESIGNED FOR:

- Associations and foundations
- Chambers of commerce
- Charitable organizations
- Community service organizations
- Cultural organizations
- Fraternal societies
- Healthcare organizations
- Libraries and museums
- Nursing homes
- Senior citizens housing
- Social clubs
- Theatres and arts organizations
- Trade associations

WHO'S COVERED?

- The organization (entity)
- Past, present and future directors and officers
- Employees, trustees, volunteers, committee members, and any other person acting on behalf of the organization
- Non-profit subsidiaries
- Legal spouse if sued along with a covered director or officer

COVERAGE BASIS

Full Prior Acts Coverage: Claims must be made during the policy term, but the Wrongful Act may have occurred at any time in the past (no retroactive date).

DIRECTORS & OFFICERS EDGE IS NOT DESIGNED FOR:

- Directors and officers of for-profit corporations
- Municipalities and public bodies
- School, health and labour boards
- Pension funds

COMPLETING THE PACKAGE

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INSURANCE

