Non Profit Management Liability

- Organizations with up to 500 employees
- Eligible classes include, but are not limited to:

The HitZone
Our highest hit ratio

Assistance care centre	Dining club	Low income housing	Retirement home
Assisted living facility	Economic development corp	Membership organization	Scouting organization
Big Brother/Big Sister	Environmental group	Mental health centre	Social service organization
Boys and Girls club	Exhibition (auto show, fair, festival)	Montessori school	Substance abuse centre
Cemetery	Food bank	Museum	Swim club/Tennis club
Chamber of commerce	Foundation	Nursing home	Trade association
Charity group	Golf club	Performing arts organization	United Way chapter
Church/Temple/Synagogue/ Mosque	Handicapped service	Pregnancy centre	Visitors/Tourist bureau
Community college/Junior college	Health care provider	Preschool	Vocational training/school
Community centre/Civic centre	Historical society/preservation	Private industry council	Yacht club
Convention centre	Homeless shelter	Private school	YMCA/YWCA
Country club	Hospice	Professional association	Youth sports association
Crisis centre	Humane society	Public broadcasting	Zoo
Day care centre	Library	Regional planning commission	
Developmentally disabled facility	Lobbyist	Research organization	

PRODUCT ADVANTAGES

▶ Data & Security+ endorsement – $50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft

▶ Wage and Hour – $100,000 sublimit including defence and loss (back wages)

▶ Separate limits of liability for directors and officers and employment practices liability claims (Note: employment practices liability is an optional coverage which can be purchased in addition to directors and officers but not on a monoline basis)

▶ Defence outside the limits

▶ Lifetime occurrence reporting provision for former directors and officers

▶ Third-party sexual harassment and third-party discrimination coverage

▶ Coverage for both monetary and non-monetary claims included

▶ 100 percent allocation wording for defence costs

▶ Defence and settlement provision (hammer clause) – 80/20 in favour of the insured

▶ Final adjudication wording

PRODUCT ADVANTAGES (CONT.)

▶ Individual director or officer payment protection "order of payments"
▶ Breach of contract coverage
▶ Pre/post judgment interest included in the definition of loss
▶ Debtor in possession included in the definition of organization
▶ Optional fiduciary liability coverage
▶ Outside directorship liability coverage
▶ Duty to defend with affirmative allocation wording
▶ Full prior acts coverage
▶ Standard form option: Combined directors and officers and employment practices liability limit, defence inside the limit, no employment practices liability risk management services and excludes coverage for Data & Security+, Wage and Hour

AVAILABLE LIMITS

▶ Directors and officers liability up to $5,000,000
▶ Employment practices liability up to $5,000,000

RETENTIONS

▶ Retentions start at $0

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

▶ Located in New Brunswick, Quebec, Nunavut and Northwest Territories

Activist group	Charter school	Sorority/Fraternity	Public school
Adoption agency	Church governing body	Gaming commission	School district
Athletic conference	Credit counselling/reporting	Hospital	Third-party administrator
Better business bureau	College/University (four-year or higher)	Legal bar association	Union
Blood bank	Foster care	Municipality	Urban league
Board of realtor			

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

Oct 30.2.019