



Nonprofit Management Liability Product

Nonprofits are often asked to do more with less, and we in turn strive to provide them with more coverage at an affordable cost. Applicants can depend on the following coverage features to protect them and their missions.

Enhanced Product with New Pricing

- Newly enhanced product features at reduced rates
- \$1 million additional Side A coverage included on all policies
- Retention forgiveness included at no charge
- Full severability
- Employment practices liability including express social media coverage
- Fair Labor Standards Act \$100,000 sublimit for defense costs and loss (now available in Florida for defense only)

Directors and Officers Liability

- \$1M additional Side A coverage included on all policies
- Full severability
- Employed lawyers, personal injury and publishers liability included
- Retention forgiveness included at no charge
- Lifetime Occurrence Reporting Provision
- Breach of contract coverage
- Broad definition of claim
- 80/20 hammer
- Comprehensive subsidiary coverage
- Broad lvi carve backs
- Full prior acts included
- Defense outside the limit

Employment Practices Liability

- Employment practices liability including express social media coverage
- Retaliation carve backs
- Separate limits of liability for directors and officers and employment practices liability claims
- Fair Labor Standards Act (FLSA) \$100,000 sublimit for defense costs and loss (available in most jurisdictions)
- Third-party harassment and third-party discrimination coverage

Additional 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
- Risk management services – Free human resource consultation helpline service with unlimited calls and no time limits, plus an online HR resource center



Additional Advantages

- Direct Bill available
- Available for web quoting
- Financial stability of a carrier rated A++ by A.M. Best

FRANK TARANTINO

Marketing

frank_tarantino@charityfirst.com

SUBMISSIONS TO:

cfsubmissions@charityfirst.com

QUOTE OVER THE PHONE

844.244.1118



COMMON CLASSES

Target Classes:

- Foundations
- United Way centers

Social / Human Services:

- Assistance centers
- Court appointed special advocates
- Food banks
- Homeless shelters

Community:

- Exhibitions (auto shows, fairs, festivals)
- Historical societies / Preservation
- Humane societies
- Libraries / Museums
- Performing arts organizations

Education:

- Preschools / Kindergartens / Day cares
- Montessori
- Boarding / Private high schools
- Community / Junior colleges
- Vocational training

EASE OF DOING BUSINESS

Minimum information to quote:

- Name
- State
- Annual revenues
- Description of operations

Religious Organizations:

- Churches
- Temples
- Synagogues
- Ministry organizations

Government Related:

- Convention centers
- Community / Civic centers
- Economic development corporations
- Public broadcasting
- Regional planning commissions
- Visitors / Tourist bureaus
- Zoos

Shared Property:

- Cemeteries
- Condo / Homeowners associations
- Low income housing
- Property owners associations
- Water associations

Membership Organizations:

- Fraternal clubs (Elks, Jaycees)
- Service clubs (Rotary, VFW)
- Country clubs – dining clubs (golf, swimming, tennis, yacht clubs)

Promotion of Business:

- Chambers of Commerce
- Lending organizations
- Private industry councils
- Professional associations
- Research organizations
- Trade associations

Youth Organizations:

- At-risk youth facilities
- Big Brother / Sister
- Boys and Girls clubs
- Scouting organizations
- Youth sports associations
- YMCAs / YWCAs

Health:

- Mental health centers
- Substance abuse centers
- Counseling / Referral / Crisis services / Developmentally / Disabled facilities
- Health care providers / clinics
- Assisted living / Retirement / Nursing homes / Hospice

Ability to quote:

- Over the phone
- Off of competitor applications
- Online