

**PWIB**

An ISG Company

A Trusted Partner in Your Success



[www.insurancespecialtygroup.com](http://www.insurancespecialtygroup.com)

## A Trusted Partner In Your Success

### **Non-profit Organization Management Liability**

Financial protection for directors, officers, employees, trustees and volunteers against the costs of defense and liability in the management of non-profit organizations.

**Developed with the issues facing today's non-profit organizations in mind, PWIB's policy offers the following benefits:**

- Outside Directors Liability coverage;
- Coverage for excess Benefit Transaction Excise Tax;
- Coverage for personal injury claims alleging false imprisonment, improper use of copyright or trademark, unauthorized use of title, plagiarism or misappropriation of ideas;
- Third party liability coverage available;
- Punitive and multiple damages where insurable;
- Coverage for criminal investigations and proceedings;
- Arbitration and mediation;
- Insured vs. insured carve-back for bankruptcy trustees;
- Coverage for leased, temporary and seasonal employee and independent contractors;
- Coverage for harassment of a sexual and nonsexual nature;
- Coverage for violation of Family Medical Leave Act; Defense coverage for breach of written employment agreements.

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**Insureds are entitled to free access to a web-based risk management tool offering:**

- Employee training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Articles and databases on a wide variety of employment issues
- Sample employment policies in both English and Spanish
- Training on ethics and investigations
- Best practices advice for directors and officers.

**Furthermore, this product offers the following unique features:**

Crisis management coverage – sublimit included to pay for risk management of public relations experts to minimize the potential harm due to the public announcement of the death or incapacity of key personnel, threatened litigation or bankruptcy, withdrawal of grant funds or sexual abuse committed by an insured person.

Event cancellation coverage – optional limit for loss due to the cancellation of events including golf outings, dinners, auctions and sporting events. Coverage is by endorsement and multiple events can be covered.

**Target Market:** Non-profit organizations with 10,000 employees or less.

**Limits:** Up to \$5,000,000.

**For further information and applications contact:**

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