



IronPro[®]

Not for Profit Liability



The Not for Profit Liability Insurance policy provides coverage to protect directors, officers, employees, and volunteers of the organization, in a forever changing marketplace. With the ability to provide broad coverage and the latest Not for Profit coverage, our policy protects the insured in every capacity.



Coverage highlights

- Capacity up to \$25M on primary and excess basis
- Admitted Policy Form
- Full Entity Coverage
- Insured has option to tender the defense of a Claim to the Insurer
- Expansive definition of Insured Person including any director, officer, trustee, trustee emeritus, executive director, department head, committee member, staff or faculty member, or volunteer
- A single retention for Related Wrongful Acts
- No Panel Counsel Requirement
- Coverage for Tax Exempt Bonds
- Full severability among Directors and Officers with respect to the application
- Full severability among all Insureds with respect to conduct exclusions
- Broad definition of Claim including civil, criminal, governmental, regulatory, administrative and arbitration proceedings
- Expansive definition of Employee including part time, seasonal and temporary employees and leased and contract employees
- Automatic Outside Entity coverage for any not-for-profit entity
- Expansive definition of Wrongful Act to include non-employment discrimination, violation of anti-trust laws, libel, slander, defamation, violation of right of privacy, wrongful entry, false arrest, plagiarism and copyright/trademark infringement
- No Hammer Clause



Classes of business

- Agriculture
- Art Dealers
- Associations
- Civic Organizations
- Condos
- Cooperatives
- Education
- Foundations
- Governmental
- Healthcare
- Labor Union
- Museums
- Political Action Committee
- Recreation
- Sports Associations
- Trusts
- Utilities



Optional coverages/endorsements

- Additional Side A Limit
- Antitrust Coverage
- Crisis Management
- Derivative Demand
- Fiduciary & Crime Coverage
- Healthcare Amendatory
- Privacy Event Expenses
- Regulatory Coverage



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When considering a long-term insurance partner for your business, please call:
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