

Directors & Officers Liability / EPLI

Coverage for Officers, Directors and Board Members

Our Directors & Officers Liability (D&O) coverage protects organizations from claims not covered under General Liability policy, like claims made by or on behalf of employees for allegations of wrongful termination or treatment, discrimination or harassment. A nonprofit/for-profit board or its members could also be subject to claims by donors, employees, the public, third parties, clients and even government agencies as a result of actions (or inactions) of the director. We have the comprehensive coverage you need.



Exceptional Coverage for All Types of Organizations

Essential Coverage

Policies include the following:

- 3rd Party Employment Practices
- Outside Directorship
- Monetary / Non-Monetary Claims Included
- Privacy Law Violations (HIPAA, HI-TECH)
- Coverage for Individuals
- Coverage for the Entity

Product Highlights

Coverage features:

- Defense Costs Outside the Limit
- Separate Limits for D&O / EPLI
- Low Retentions

Benefits of Working With Us

- ✓ Short Application
- ✓ Quick Turnaround
- ✓ Flexible Coverage Options
- ✓ Claims Handling Expertise
- ✓ Unparalleled Market Experience
- ✓ Premium Financing

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Did You Know?

- Boards can be sued by donors, former, current or prospective employees, the general public, third parties, clients, and/or government agencies.
- The average cost of a D&O claim is over **\$100,000**.
- Personal assets of the individual board members are **not protected** without a D&O policy.
- D&O claims are **not covered** under General Liability or any other policy form.

Other Products Available

- Fiduciary Liability
- Cyber Liability

Have your agent or broker contact our program specialist:

Director & Officers Liability

ISA Specialty Lines Underwriters

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