



PRODUCT HIGHLIGHTS

FLEXI PROTECTION PLUS

Benefits of this Program

This Non Profit Directors and Officers Liability program provides comprehensive coverage to higher risk non profit organizations. Available coverages include Directors & Officers Liability, Employment Practice Liability and Fiduciary Liability.

Key Benefits

- Flexible limit options available starting at \$500,000
- Defense Costs sub-limit for breach of contract claims
- Definition of Wrongful Act includes any actual or alleged Employment Practices Act
- Optional selection of counsel of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
- Per diem payments for expenses incurred as a result of the attendance of any Individual Insured at any hearings, trials, or depositions
- \$150,000 Defense Costs sub-limit for anti-trust claims

Optional Coverages

- Fiduciary Liability
- Third Party Liability coverage
- Donation Assurance coverage
- Unique Non-Profit Pro-Pak endorsement which includes coverage for: Defense Costs in addition to the Limit of Liability, punitive damage coverage (where insurable), broad form EPL, Accidental Death Benefit (where available), and more...

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated application
- Latest annual audited financial statement or 990 tax form
- Form 5500 (if fiduciary liability coverage is requested)
- Supplemental claim form, if applicable

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at www.phly.com

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



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