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## More Than Just D&O For Non-Profits

Did you know that **Directors and Officers** coverage isn't the only management liability coverage important to a non-profit organization? In addition to D&O coverage, Philadelphia Insurance Companies, on their Flexi Plus Five form, can offer **Employment Practices Liability, Fiduciary Liability, Workplace Violence** coverage, and **Internet Liability**.



### Key Benefits

- Broad definition of Claim includes written demand for monetary and non-monetary relief, arbitration, and administrative proceedings, as well as civil and criminal actions
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter
- Defense Costs are in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Modified consent to settle (hammer) clause - 50/50 with a 10% retention reduction for the Insured's acceptance of the first settlement offer
- For profit subsidiary coverage available by endorsement
- Definition of Individual Insured includes lawful spouse/ domestic partner, the estate, and heirs
- Personal & amp; Advertising Injury coverage
- Definition of Individual Insured includes global equivalents
- True Worldwide coverage territory
- Automatic acquisitions coverage for non-profit entities coming within the Insured organization's control during the policy period (up to 35% of assets)

### Risk Management Services

Keep costs down by choosing industry specific **Safety Programs**. Philadelphia will show you how to implement **Client Training Services** and **Risk Management Reporting** that get results.

**Non Profit Directors & Officers - Philadelphia Ins. Co.** is available all states except Louisiana. For more information go to [www.bigimarkets.com](http://www.bigimarkets.com).