



Specialty Solutions

Non-Profit Organization Liability Insurance

Non-profit organizations face many challenges similar to their for-profit counterparts. However, these organizations often do not have the same access to resources needed to protect the individual directors, officers and the organization against liabilities.

Directors and officers' personal assets are at risk due to the duties and obligations imposed on them by law. Intact Insurance's Non-Profit Organization Liability Policy provides coverage for liability claims arising from a broad range of actual or alleged wrongful acts committed by individual executives, the organization or employees (including volunteers). The policy affords access to expert legal counsel and covers the costs of legal defense, awarded damages and settlements. A non-profit organization liability policy is a critical component of any risk management strategy, and vital for an organization to attract qualified and experienced board members.

Intact Insurance Advantage

- Multi-faceted accounts with D&O exposure can be placed entirely with one market
- National and local underwriting teams with broad expertise
- 24/7 claims service provided by experienced examiners specializing in management liability claims
- Accredited training available for brokers
- Access to telephone-based human resource services*
- Superior financial stability with an A.M. Best Rating of A+
- Flexible payment options



Coverage Highlights

The Intact Non-Profit Organization Liability Policy includes coverage for:

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability

This policy also offers the following extensions:

- Dedicated Side A excess limit
- Retired Executives Coverage
- Workplace Violence Expenses
- Crisis Consulting Expenses
- Derivative Demand Evaluation Expenses
- Outside Directorship Liability Coverage

Highlights

- The definition of a “wrongful act” includes coverage for employment practices liability, third party employment practices liability, fiduciary liability, personal injury (libel/slander), publisher’s liability and employed lawyers liability
- Broadened definition of insured and employee
- Defence costs are outside of the policy limit
- 100% allocation for defence costs
- Fully non-rescindable policy
- Worldwide coverage
- Built-in extended reporting period
- No deductible applicable for Side A claims
- Hammer clause removed
- 90 days non-renewal notice provided
- Privacy Breach and Identity Theft endorsements available
- Pollution exclusion removed

For more information, visit intactspecialty.ca

Loss Examples

- A charity is accused by donors of allocating funds to causes that are not related to the core mission statement of the organization. The donors seek to have their donations returned, and initiate a lawsuit against the board of directors alleging lack of oversight and mismanagement of assets. The court finds in favour of the organization, however the defence costs totalled \$62,000.
- A senior executive of a large non-profit organization is accused by numerous employees of harassment and sexual misconduct. The executive is quickly terminated by the board. The terminated executive sues for wrongful dismissal, claiming that there was no appropriate investigation into the allegations prior to the termination. The lawsuit against the organization established that the board did not follow the appropriate steps when terminating the executive. The court awards a full year’s severance and additional damages for reputational harm. The organization was obligated to pay a total of \$110,000 to the terminated executive.

Non-Profit Appetite

- Any incorporated non-profit organization domiciled in Canada is eligible for underwriting consideration
- Risks are underwritten on an account by account basis with few restricted classes
- Able to consider various program opportunities

**Contact
your local
underwriting
team today:**

British Columbia, Alberta,
Saskatchewan and Manitoba:
d-o.west@intact.net

Ontario and Atlantic Provinces:
d-o.ontario@intact.net

Quebec:
spec@intact.net

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**management
liability**