

BLAIS EXCESS & SURPLUS AGENCY OF TEXAS, LTD.



OFFERS THE FOLLOWING

NOT FOR PROFIT PROGRAM

Blais Excess & Surplus Agency of Texas, Ltd., an Executive Lines specialist, and E-Risk Services, who writes on A+ (Superior) Scottsdale Indemnity Company, one of the dependable writers of Non Profit Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability, have joined forces to respond to the unique needs of NOT FOR PROFIT ORGANIZATIONS with less than:

- 300 Employees for EPL
- \$20M Assets for D&O
- \$1M in Plan Assets for Fiduciary

Capacity

- Limits up to \$5M on a primary basis for each coverage section
- Retentions can be as low as \$0 D&O / \$1,000 EPL / \$0 Fiduciary

Base policy form includes:

- Costs, Charges and Expenses (Defense costs) are outside the limit of liability
- Worldwide Coverage
- Spousal/domestic partner extension
- No Hammer clause

Employment Practices Liability

- Broad definition of employees to include voluntary, seasonal or temporary employees and leased or contracted individuals, independent contractors and applicants for employment.
- Full retaliation coverage
- Punitive damaged coverage(Most favorable venue language)where insurable
- No exclusion for reduction in force, mass layoffs, or wage and hour
- Third party coverage available
- Loss specifically includes front pay, back pay and pre/post judgment interests

Directors & Officers Liability

- Full entity coverage for the Insured Organization
- Punitive damaged coverage(Most favorable venue language)where insurable
- Contract exclusion does not apply to Costs, Charges and Expenses
- Broad definition of claim includes Civil and Criminal actions
- Wrongful Act includes Publisher Liability Act and Personal Injury Act
- Final adjudication requirement in the Fraud exclusion

Fiduciary Liability

- Claim specifically includes any proceeding before the DOL or the PBGC
- No discrimination exclusion
- Automatic coverage for newly acquired or created plans
- HIPAA Coverage

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