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Arrowhead Offers Not for Profit Organization Directors and Officers Liability

Arrowhead General Insurance Agency Inc. is excited to announce its new Not for Profit Directors & Officers program designed to insure small to medium IRS tax exempt 501(c)3 and 501(c)4 organizations. The program is through RLI Insurance Company, an admitted "A+" rated carrier by A.M. Best Company.

States: 42 (excluding LA, MA, MS, NY, OK, VT, VA, WA, WY)

Limits of Liability: \$500,000 or \$1 million (*Higher limit options may be considered*)

Minimum Retention: \$10,000 (California \$25,000)

Minimum Premium: \$3,000

Target Risks: IRS tax exempt 501(c)3 and 501(c)4 organizations

Eligible Classes Include: Private Foundation, Public Charity, Employee Association, Social Welfare Organization

Ineligible Classes Include: Assisted Living Provider, Child Care Organization, Homeowners or Community Association, Labor Organization, Lobbying Activities Organization and Political Action/Campaign Committee/Organization

Policy Features

- Insured includes the organization, its subsidiaries, and any past, present or future director, trustee, officer, employee, volunteer, member of staff, faculty or committee
- Broad definition of claim includes written demands for monetary relief; civil proceeding; administrative, regulatory or EEOC proceeding; arbitration proceeding; criminal proceeding; or formal civil, criminal, administrative or regulatory investigation.
- Wrongful Act includes actual or alleged error, omission, act, misstatement, misleading statement, wrongful employment act, or breach of duty
- Coverage for Employment Practices Liability including wrongful termination, harassment and discrimination
- Automatic coverage for acquired or created subsidiaries with assets less than 20% of the total assets of the entity
- No retroactive date. Unknown prior acts are covered.
- Duty to defend and will pay on behalf of the Insured
- Punitive damages coverage where permitted by law
- Marital estate extension for claims made against the lawful spouse

Contact and more information:

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