



# Nonprofit Directors' & Officers' Liability Insurance Program for Educational Organizations

Affinity Nonprofits has been an administrator of Nonprofit Directors' and Officers' Liability Insurance for more than 30 years. Our D&O Program for nonprofit educational organizations is underwritten by Arch Insurance Company.

## Eligible Risks:

- Nonprofit private schools (grades K-12), charter schools and small private colleges with an enrollment under 5,000 students and libraries too!

## Expanded Definition of Insured:

- Protection for directors, officers, trustees, employees, committee members and volunteers
- Educational Organization program extends coverage to chancellor, president, provost, dean, administrators, university counsel, chaplain, personnel director, risk manager, guidance counselor, faculty, student teachers, teaching assistants and interns

## Educational Organization Specific Coverage:

- Educator's Legal Liability
  - Educator's Wrongful Acts – covers claims for failure to perform educational services; and violations of the Buckley Amendment, Uniform Student Freedom of Expression Act, Student Right to Know Act of 1991 and the Freedom of Information Act,
  - Government Funding Claim Defense Costs Coverage
    - pays 50% of defense costs up to a \$1,000,000 sublimit after a \$1,000,000 deductible

- Employment Practices Liability
  - Enhanced to include denial of tenure, removal of tenure or failure to grant tenure
  - Includes toll-free hotline to discuss legal issues
- 'Loss' Definition – amended to include value of tuition, scholarships, grants or other financial aid
- 'Third Party' Definition – extended to include students

## Significant Program Features:

- Exclusive program for educational organizations available only through Affinity Nonprofits
- 30 years' experience writing nonprofits
- Financially strong carrier, Arch Insurance Company rated A+ (Superior) by A.M. Best
- Defense Paid Outside the Limits (\$1,000,000)
- Breach of Contract Defense Costs Coverage
- Automatic Renewals for qualifying accounts

## Optional Coverage\*:

- Separate Liability Limits option, instead of one aggregate limit
- Fiduciary Liability (ERISA)
- Crime Coverage

## New Business Quote Requirements:

- Completed D&O application (any carrier)
- Most recent year-end audited financial statement

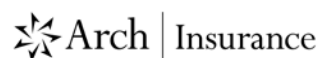
**For coverage details, rates and applications, please contact Jason Tharpe:**

800-432-7465 (ext. 8561) • [dnocustomerservice@aon.com](mailto:dnocustomerservice@aon.com)

Affinity Nonprofits, 1120 20th Street, N.W.,  
Washington, D.C. 20036

800-432-7465 • 800-701-1982 (fax)  
[nonprofitinsurancesolutions.com](http://nonprofitinsurancesolutions.com)

Underwritten by:



Administered by:



All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Please note that the precise coverage afforded is subject to state approval and the terms, conditions, and exclusions of the policies as issued. Coverage not available in all states.

\*Subject to underwriting review.

Affinity Nonprofits is the program name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (0G94493), Aon Direct Insurance Administrator and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. F-10791-0714