



## GSUSA SPONSORED DIRECTORS & OFFICERS INSURANCE LIABILITY

Provided exclusively through Aon

**Sexual Misconduct Coverage:** Coverage for supervisory, management and vicarious liability due to allegations of sexual misconduct. It provides up to \$250,000 in coverage when councils use proper background checks.

**Low Deductibles:** Many councils qualify for zero dollar deductibles. Please inquire with Aon for quote options with the lowest deductible possible.

**Employment Practices Liability Coverage:** Protects the council against employee related allegations of discrimination, wrongful termination and sexual harassment, as well as failure to hire or promote.

**Fair Labor Standards Act (FLSA) Coverage:** Included within Employment Practices Liability coverage is a sublimit of \$100,000 in coverage for wage and hour violations as it relates to the FLSA.

**Third Party Coverage:** Protects the council against third party allegations of discrimination and sexual harassment.

**Defense Outside the Limit (DOL) of Liability:** This feature prevents defense costs from eroding the policy's limit of liability. DOL matches policy limits up to a maximum of \$5M.

**Personal Injury & Publishers Liability Coverage:** Protects a council against allegations of libel, slander, defamation, and copyright or trademark infringement.

**Outside Directorship Liability Coverage:** Provides protection for a director, officer, trustee or equivalent executive serving on the boards of other nonprofits, as part of their duties with the council.

**Regulatory Claims Coverage:** includes defense costs alleging violations of Regulatory Legislation, and in addition, payment of up to \$10,000 of fines per individual up to \$100,000 in total.

**Access to Great American's Employment Practices Liability loss prevention Resources:** training, risk management, and loss control tools, including a Hotline number, provided only to assist in managing employment practices risks.

**Specified IRS Fines and Penalties Coverage:** Specified defense costs coverage for alleged violations of nonprofit specific IRS tax codes pursuant to the IRS Code of 1986.

**Expanded Definition of LOSS:** Punitive Damages and Multiplied Damages are included in the definition of LOSS (where insurable). Most favorable venue wording applies.

**Excess Benefit Transaction Penalties Coverage:** Provides coverage for the 10% excise tax imposed in connection with allegations of an "excess benefits transaction".

**Crisis Management Coverage:** Provides \$80,000 of Public Relation Firm, Law Firm, or Crisis Management Firm after a defined Crisis Management Event. Such events include allegations of Abuse, Sexual Misconduct, Debt default, Workplace Violence, Nonprofit Tax status challenge, Breach of Identity Confidentiality, Abduction of child, and Donor Disputes

**First Party Coverage Enhancements:** among other coverage enhancements, this endorsement includes \$50,000 for the following: Identity Theft, Terrorism Travel Coverage, Terrorism Temporary Meeting Space, Workplace Violence expenses, Travel Accident, Donation Relief.

**Breach of Contract Coverage (Defense Costs):** Provides defense for allegations of both Employment and Non-employment related breach of contract.

**Anti-Trust Coverage:** Provides coverage for alleged violations of the Sherman Antitrust Act or similar federal, state or local statutes.

The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage is written the Great American Insurance Group which is rated A+ (Excellent) by A.M. Best, and may not be available in all states.

Call us 1-855-GSCANDO  
or visit us online at [www.girlscoutsinsurance.com](http://www.girlscoutsinsurance.com)

Underwritten by:



Administered by:



## Aon Affinity – We **Know** Nonprofits

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