

# NonPROFITS LIGHTHOUSE

*Preferred Insurance Partner for the Nonprofit Community*

*An affordable, comprehensive Directors & Officers Liability and Package Insurance program developed exclusively for Nonprofit and Social Service Organizations.*

## D&O PROGRAM OVERVIEW

Lighthouse is one of the leaders in writing nonprofit D&O. The program is written with several "A" rated carriers and is available nationwide. Specializing in D&O insurance for over 8 years, a number of nonprofit state associations have partnered with Lighthouse to provide eligible members a D&O policy at discounted rates. Currently we are endorsed by:

- Center for Nonprofit Advancement
- Maine Association of Nonprofits
- South Carolina Association of Nonprofit Organizations
- Florida Association of Nonprofit Organizations
- National Human Services Assembly

## COVERAGE AVAILABLE & PROGRAM HIGHLIGHTS

- Duty to Defend
- Defense Costs in addition to limit of liability
- Entity Coverage including Employment Practices Liability (EPL)
- EPL Coverage includes wrongful termination, harassment, and discrimination
- Employees and Volunteers defined as insureds
- Full Prior Acts Coverage

## D&O UNDERWRITING INFORMATION REQUIRED:

- \_\_\_ Completed, Signed and Dated D&O Application.
- \_\_\_ Most recent annual financial report (IRS 990 or Annual Audit)



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## PACKAGE PROGRAM OVERVIEW:

In addition to nonprofit D&O, Lighthouse offers a package program in a number of states including CO, DE, DC, IA, IN, KS, MD, MI, MN, MO, NV, NC, OH, OR, PA, UT, VA, and WA. Coverage includes:

- General Liability
- Auto Liability
- Employee Benefits Liability
- Liquor Liability
- Improper Sexual Conduct
- Employee Dishonesty
- Social Worker's Liability
- Foster Care Liability
- Data Processing
- Sexual Molestation
- Professional Counseling Liability
- Electronic Forgery
- Corporal Punishment Liability

## PACKAGE UNDERWRITING INFORMATION REQUIRED:

- \_\_\_ Completed Acord Applications
- \_\_\_ Supplemental Applications (contact Andy Cooley as applications vary based on need)
- \_\_\_ Loss Runs
- \_\_\_ Financials
- \_\_\_ Brochure/Website Information
- \_\_\_ Copy of any licenses held by insured

## WHO QUALIFIES?:

Eligible 501c3 classes include but are not limited to the following:

- Civic Organizations
- Job & Vocational Training Organizations
- Religious Organizations
- Cultural Organizations
- Child Day Care
- Professional Societies
- Private Schools and Colleges
- Public Charter Schools
- Charitable Organizations
- Grant Making Foundations
- Children & Youth Services
- Trade Associations
- Substance Abuse Centers
- Family Services
- Youth Centers

We can also handle tough nonprofit risks including:

- Youth Camps
- Social Service Organizations
- Mental Health
- Sheltered Workshops
- Foster Care
- Day Care
- Adoption Agencies
- Crisis Intervention
- Drug Rehabilitation
- Half Way Homes



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[www.lighthouseunderwriters.com](http://www.lighthouseunderwriters.com)

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