

5Star Non-Profit Executive Advantage Program



Non-profit organizations face many of the same risks as for-profit companies when it comes to risks that threaten their organization, management, employees, volunteers, board of directors, and others. The 5Star Non-Profit Executive Advantage program offers protection against Directors & Officers, Employment Practices and Fiduciary liabilities. It is written through an A.M. Best A XV rated admitted carrier and backed by our extensive executive liability underwriting expertise.

Eligible Classes*

- Preferred Classes include:
 - Civil Rights, Social Action/Advocacy
 - Community Improvement
 - Cooperatives (Agricultural/Retail)
 - Crime & Legal-related
 - Education
 - Environment
 - Housing Development/Construction & Management
 - Human Services
 - International/Foreign Affairs
 - Medical Research
 - Professional/Trade Associations
 - Public & Societal Benefit
 - Recreation & Sports
 - Religion-related
 - Science & Technology
 - Social Science
 - Youth Development
 - and many more!

Available Products

- Directors & Officers Liability Coverage (D&O)
- Employment Practice Liability coverage (EPL)
- Fiduciary Liability Coverage

Program Highlights

- 2 and 3 year multi-year policies available
- FLSA coverage sub-limit now included
- Third party EPL coverage included in Policy Form
- Claims First Made Policy
- Broad Definition of Wrongful Acts:
 - Employment Practices Wrongful Acts
 - Wrongful acts against Third Parties (discrimination, libel and slander)
- Duty to Defend with First Dollar Defense feature
- Defense Expenses outside limits
- Punitive, exemplary, or multiple damages included
- Defense of suit arising out of breach of contracts or agreements
- Coverage extends to:
 - All past, present and future elected or appointed directors, trustees, officers, employees, committee members and volunteers
 - Spousal Coverage
- For-profit subsidiaries added for no additional premium if 100% owned (will consider 50% or more owned)

Program Parameters

- Minimum Premium: \$650
- Limits: \$100,000 to \$10,000,000
- Retention as low as \$500 with first dollar defense
- Assets up to \$200,000,000

Ineligible Classes

- Condo/Homeowner Associations
- Country Clubs
- Credit Counseling Services
- Government Entities/Municipalities
- Health Care
- Rural Water Supply Companies (TX Only)
- Schools/Colleges (other fraternities are acceptable)
- Unions

Submission Requirements

- Application (competitors' accepted) showing name, address, nature of business, employee headcount, annual salaries/wages and total assets
- Financials not required unless assets are greater than \$1,000,000 and salaries are greater than \$300,000

Availability

- Nationwide except AK and VT

*Including but not limited to those listed

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI • **Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166

Contact Us

866.879.6565

dando@5starsp.com

www.5starsp.com

