

## Zurich Integrated Products



### Zurich Not-for-Profit Select

A suite of flexible coverages for not-for-profits in today's challenging environment

In this volatile economic environment, it's more important than ever for not-for-profit organizations to understand and manage the many management liability risks they face.

Zurich Integrated Products (ZIP) is here to help. With Zurich's new management liability solution, combined with ZIP's specialized knowledge of small to mid-size not-for-profit groups, we can help manage these risks through a combination of broad coverages.

Zurich's Not-for-Profit Select is a flexible suite of four coverages built off our groundbreaking corporate directors & officers (D&O) policy. Coverages include management and entity liability, employment practices and third-party discrimination liability, fiduciary liability and crime. Our comprehensive offering has the flexibility to respond to standalone coverage needs or respond as one seamless suite of coverages depending on each group's requirements. The streamlined application process and single point-of-contact for all coverages are ideal for those facing fewer resources during these challenging times.

### Market leading features

Coverage highlights include:

- A modular policy containing four independent coverages: Management and Entity Liability, Employment Practices and Third-Party Discrimination Liability, Fiduciary Liability and Crime
- Available to qualified 501(c) entities (except financial institutions)
- Limits of liability as high as \$10 million, with retentions as low as \$0
- Duty-to-defend form for liability coverages with an additional \$1 million limit of liability for defense costs
- Numerous coverage enhancements
- Enhanced outside position coverage
- Expanded definitions of claims, insured persons, loss and subsidiaries

For more  
information, call

**866-683-5996**

to talk to your ZIP Financial  
Lines representative

Other highlights of Zurich's offering include:

- **Management and Entity Liability insurance built off Zurich D&O Select - Retired Independent Directors Side**  
A protection provides an additional coverage for retired independent directors with personal Side A coverage after all other insurance protection is exhausted. Environmental Mismanagement Claims extension, affords coverage for climate change and global warming disclosure claims, restricts the pollution exclusion so that it does not apply to traditional management liability exposures such as Side A coverage claims of any nature.
- **Employment Practices and Third-Party Discrimination Liability Insurance** - Environmental Mismanagement coverage extension for retaliation claims against Insured Persons arising out of an environmental event.
- **Fiduciary Liability insurance** - Additional Insuring Clause added for Voluntary Settlement Programs with a maximum limit of liability of \$100,000; provides coverage for Voluntary Settlements and Defense Costs.
- **Crime** - Employee Theft Coverage offers protection for the unlawful taking of money, securities or other property by employees acting alone or with others.
- **NFP Select Plus Endorsement** - Features a variety of coverage extensions that are automatically added to the policy, at no extra cost, when a customer purchases the crime coverage part and at least one additional coverage part or purchases three coverage parts.

Endorsement coverages include:

1. Terrorism event expenses: Travel reimbursement, real estate professional fees and temporary meeting space fees

2. Public relations expenses arising from the following: Workplace violence event, solvency event, sexual misconduct event, tax status event, regulatory event, charitable donation event and key person event (including abduction)
3. Identity theft event expenses: Forensic evaluation, indemnification from service providers, notice obligations and public relations strategy planning and implementation

#### Industry-specific endorsements

- Healthcare
- Homeowners Associations
- Condominium Associations

Endorsements provide definitions and coverages specific to these industry segments.

#### Risk management tools

To help our not-for-profit customers enhance their knowledge and ability to manage potential exposures appropriately, Zurich offers complimentary risk management tools. A few of these tools include:

- **HR Care®** (hrcare.com) provides access to employee law resources
- **HRClassroom.com** offers a way to deliver quality, easy-to-use employee compliance training
- **Hotline services** feature personalized, practical, confidential advice from experienced attorneys at one of the country's leading employment law firms, Jackson Lewis LLP

Look to Not-for-Profit Select for market leading benefits and protection that works in today's volatile environment.

#### Zurich Integrated Products

One Liberty Plaza, New York, NY 10006  
866-683-5996 <http://zip.zurichna.com>

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions here gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Because Private Company Select will be offered initially on a surplus lines basis, coverage can be obtained only through a licensed broker. Risk engineering services are provided by Zurich Services Corporation.

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