



NON PROFIT DIRECTORS & OFFICERS LIABILITY

\$50,000 defense costs only

The Department of Human Services brought a **breach of contract** claim against an Insured for not properly documenting services and providing false billing charges for meetings with clients regarding food stamp eligibility.

\$7,250,000

A trade association with 3000 members self insured the members' workers compensation exposure. Workers compensation underwriting losses lead to the insolvency of the association. The members filed numerous suits including **class action suits** for allegations including breach of good faith, breach of contract, failure to report the financial condition, and failure to secure adequate premiums.

\$100,000 defense cost only

Two years after 5 acres of property was donated to a foundation, the donor sought to **revoke his donation**. The Insured had already begun to develop the property as a residence for disabled children. While the judge found in favor of the Insured, significant costs were incurred.

\$85,000 defense costs only

Residents living on an access road into a country club sued the club during a construction project to restrict the use of the road by construction vehicles. The complaint included allegations of **trespass, nuisance, and violation of easement**.

\$75,000 defense costs only

A group of association members filed a lawsuit alleging the **recent election of a new board President did not follow the association bylaws**. Members argued that the 51% majority vote required was not obtained for the election to be valid.

\$55,000

A potential vendor alleged that **bidding was rigged** when they did not receive a contract for an annual fund raising event.

The above illustrate potential loss scenarios and are based on actual claims. Insurance coverage ultimately depends upon the facts of each claim and the policy terms, conditions and exclusions. This coverage may not be available in all states.