DIRECTORS & OFFICERS (D&O) / EMPLOYMENT PRACTICES LIABILITY (EPL) PROGRAM
SUMMARY OF INSURANCE
Effective 11/1/2012 – 11/1/2013

USA Volleyball
www.usavolleyball.org

Named Insureds
Member clubs and associations of USA Volleyball enrolled in this program.

Note: All participants in this program must be member clubs in good standing.

Exposure
Directors and Officers of non-profit organizations have a personal liability exposure by virtue of their management of the organization and its financial assets. Employment related matters, breach of duty, and errors and omissions when making business decisions are hazards faced by nonprofit organizations nationwide.

Coverage Summary

Directors & Officers Liability (D&O): This coverage protects your organization's directors & officers from personal liability associated with their wrongful acts, errors, and omissions in the performance of duties for your organization. Typical D&O claims often allege mismanagement of funds and negligent decisions affecting club members, participants, coaches, officials and others.

Employment Practices Liability (EPL): This coverage protects your organization's board members from claims alleging harassment, discrimination or wrongful termination.

Note: *Directors and Officers Insurance is often confused with General Liability insurance. The two are not synonymous. A General Liability policy affords coverage with respect to claims arising out of bodily injury or property damage, and limited personal or advertising injury. A General Liability policy is not designed to cover the types of claims covered under D&O and EPL policies*.

Limits of Liability

Directors & Officers (D&O) Limit*:	$1,000,000
Employment Practices Liability (EPL) Limit*:	$1,000,000
Retention (Each Claim):	$500

**The option to purchase a $2,000,000 limit of liability is available.*
**Costs of Defense are in addition to the Limits of Liability and count towards the retention obligation.*
**Separate limits apply to each insured organization.*
**Separate limits apply to each coverage part.*

Notable Terms and Conditions
- Prior Acts Coverage *(provided that there are no current pending claims, and the insured organization is not aware of any circumstance which could give rise to a claim)*
- Employed Lawyers Coverage
- Internet Liability
- Worldwide Coverage
- Terrorism/TRIA Coverage
- Punitive Damages Coverage
- Volunteers and Leased, Seasonal, and Part-Time employees are included as Insured Persons
- Third Party Coverage
- Coverage for EPL claims brought by Independent Contractors
- Criminal Acts Exclusion
- ERISA Exclusion
- Breach of Contract Exclusion

Underwriting Company
Great American Insurance Company - Admitted
Financial Strength Rating: A (Excellent) by A.M. Best Company

Eligibility Requirements
Participating clubs and associations must be not-for-profit with annual revenues less than $1,000,000, have no more than five employees, and cannot have any pending/prior D&O or EPL claims. Organizations not meeting these eligibility criteria should contact ESIX. You may be able to apply for coverage, subject to individual underwriting review and approval.

How to Purchase Coverage
- Go to the website: www.esixglobal.com/usavolleyball
- Click the "Purchase Coverage" link.
- Complete the online application for your organization.
- The system will ask you to login or create a new account to receive your quote. *(Login information will only be accessible to existing ESIX certificate system users – this does not apply to previous D&O program participants).* **Most applicants will need to create a new account**.
- Confirm the limits of coverage desired and continue through the checkout process. The annual cost is $575 for a $1,000,000 limit and $875 for a $2,000,000 limit. The program rates include a $25 fee for program administration and payment processing.
- Submit payment using VISA or MasterCard.
- The system will then prompt you to download and/or print a copy of your certificate of insurance (as proof of insurance coverage).

Common Anniversary Date
All policies will have a common expiration date of 11/1/2013. For club enrollments after 11/15/2012, the online system will calculate a pro-rata premium from the date of enrollment through expiration on 11/1/2013, so that clubs only pay for the time actually insured through the program, subject to a minimum premium of $100.

How to File a D&O or EPL Claim
Report Claims, as soon as they are discovered to:

Great American Insurance Group
Executive Liability Division Claims Department
PO Box 66943, Chicago, IL 60666
ELDClaims@gaic.com

Notice should be given as soon as practicable after the date the President, Executive Director, Chief Financial Officer, General Counsel, or person with equivalent responsibility has knowledge of the claim.

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.

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