



DIRECTORS AND OFFICERS (D&O) LIABILITY

General Liability and Umbrella Liability insurance policies provide an organization and its directors with coverage for legal liability arising out of claims involving bodily injury, damage to third party property and personal injury (i.e. libel, slander and defamation of character). However there are many other types of civil damage claims faced by churches and Christian charities and their board members that are not covered by a General Liability policy. Claims for such civil damages can be instigated by employees, volunteers, donors, regulatory bodies, contractors, creditors or other third parties and can be based on a wide variety of other potential areas of actual or alleged negligence:

- Wrongful Dismissal
- Employment Practices
- Negligent Supervision
- Disciplinary Actions
- Discriminatory Practices
- Financial Mismanagement
- Investment Responsibilities
- Breach of Fiduciary Duties

D&O Liability is available for a minimum cost of \$175 annually, depending on annual operating budget.

D&O Liability coverage for these risks can give your organization and board members the following important protection:

- Retroactive coverage for unknown prior acts
- Personal liability protection for your directors, officers, committee members, employees and volunteers
- Legal and defense costs associated with an insured claim
- Incidental Media Liability coverage for your website content and for internet streaming of your organization's services, sermons, teaching, seminars and community information

NOTE: Optional coverage is available for Professional Media Liability For Broadcasting, Telecasting, Publishing and Internet/Webcasting Organizations, upon request and subject to a completed application and approval.

NEW Our Directors and Officers Liability Option protection now also automatically includes Privacy Breach Liability (\$250,000) and Expense (\$25,000) coverage including resources and support through IDT911 for insurable privacy and data breach claims!

WE'RE HERE TO HELP!

For more information or an exact premium quotation for any of these coverage options, please contact us at 1-800-640-0933 or churchinsurance@robertsonhall.com

www.robertsonhall.com

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