



DIRECTORS & OFFICERS INSURANCE FOR USASA LEAGUES

We are pleased to offer Directors & Officers / Employment Practices Liability Insurance to all USASA member leagues through Scottsdale Indemnity Company, an A+ XV rated insurance carrier.

Policies are individual to league with dedicated coverage limits for each organization.

DID YOU KNOW?

Statistics:

- According to a Willis Towers Watson D&O Liability Survey, during a ten-year period, 63% of non-profit organizations in the US have reported a D&O claim.
- According to Insurance Information Institute survey, of the 31% of companies having a D&O claim in the previous five years, 56% were nonprofit organizations.
- Nonprofits can also face Employment Practices claims for discrimination and harassment, even those without employees. Volunteers and members are a significant source of this risk.

Who Sues:

- Members
- Volunteers and Employees
- Third Parties and Regulators

Types of D&O and Employment Practices (EPL) Claims:

- Mismanagement of Finances and Funds
- Breach of Duties
 - Duty of Care
 - Duty of Loyalty
 - Duty of Obedience
- Employment Practices / Third Party Discrimination *
 - Gender discrimination
 - Religious or national-origin discrimination
 - Harassment
 - Wrongful termination or discipline

***Leagues with no employees should still have this important protection from Third-Party (non-employment) claims. This coverage is included.**

What is at risk?

- Most Nonprofit Organizations do not have a sufficiently large operating budget to support the cost of a claim.
- As a Director or Officer, your (and your spouse's) personal assets are at risk with every decision made. Claims for mismanagement of the nonprofit organization are becoming increasingly common.

COVERAGE INCLUDES

- Judgments
- Settlements
- Defense costs
- Broad definition of Claim
- Extends to spouses and domestic partners
- Estates and legal representatives
- Does not exclude accreditation claims
- Does not exclude peer review claims
- Does not exclude antitrust claims

Leagues will receive quotes with limit and premium options:

\$1M Limit
\$2M Limit
\$3M Limit

Most policies will have \$0 Deductible

* Final premiums will be quoted for each league based on review of individual applications.

**Email completed application to:
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