

## Management Liability made for organizations *focused on others.*

Understanding the challenges and responsibilities non-profit organizations face, and their exposures, takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the unique difference between one organization and the next. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your clients — all driven by a team of underwriting and claims attorneys who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our management liability team that brings more than 10 years of experience to our underwriting, legal and claims services.

Eligible Risks	Limits
<ul style="list-style-type: none"> <li>Not-for-Profit Organizations of all types and sizes with no minimum premiums</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$20 million in capacity</li> <li>Primary and excess coverage available</li> </ul>

### Specialized Protection and Features

- Worldwide Coverage
- Additional limit for Defense Expenses available
- Broad definition of Insured Person extended to leased employees, independent contractors, and volunteers
- Broad definition of Claim
- Punitive Damages Coverage -most-favorable venue
- Spousal/Domestic Partner Extension Coverage
- ODL coverage included for service in any not-for-profit entity at the organization's request
- Emotional distress/mental anguish coverage
- Risk manager/general counsel knowledge triggers notice requirement and 90-day post-policy Claim reporting
- Full severability of the Application for all Insured Persons; Side A coverage under the D&O Coverage Section is non-rescindable
- Policy non-cancelable by the Underwriter except for nonpayment of premium
- Defense coverage and sublimited indemnification for specified Internal Revenue Code and Excess Benefit Transactions violations claims under the D&O Coverage Section
- Additional limit for Privacy Breach Event Reimbursement Coverage under the D&O Coverage Section
- Final adjudication language for conduct exclusions under the D&O Coverage Section
- Order of payments provision under the D&O Coverage Section
- Broad definition of Employment Practices Wrongful Act under the EPL Coverage Section
- Third-Party Liability Coverage included under the EPL Coverage Section
- Coverage under the EPL Coverage Section is specifically primary

## Management Liability

## Management Liability Insurance for Not-for-Profit Organizations



### Our Management Liability Program includes:

A modular policy including the following coverage options:

- Directors Officers and Organization Liability Insurance ("D&O")
- Employment Practices Liability Insurance ("EPL")
- Fiduciary Liability Insurance
- Crime Insurance

### Flexibility to design a tailored program to meet the needs of your organization:

- Choice of separate limits available for all coverage sections
- Ability to share limits amongst the Liability Coverage Sections
- One convenient application for all coverages

## Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

[onebeaconpro.com](http://onebeaconpro.com)

# Management Liability Insurance for Not-for-Profit Organizations

## Experience a unique level of commitment

### A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our claims team that makes it possible.

## Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

## We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Financial Services
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers' compensation coverages are also available for financial institutions.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's

At OneBeacon Professional Insurance, we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, we have transitioned to an approved access distribution model. One that focuses our efforts on building the strongest possible relationships with selected producers. A broker office may be approved for access to one or more of our underwriting divisions.

In addition, our distribution network includes specialized wholesalers. This makes our products and services accessible to all other agents and brokers.

To discuss how your office can obtain direct access, please email us at [OBPIProducerAccess@onebeacon.com](mailto:OBPIProducerAccess@onebeacon.com)

underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. The company's businesses include OneBeacon Professional Insurance, International Marine Underwriters, OneBeacon Accident Group, OneBeacon Entertainment, OneBeacon Energy Group, OneBeacon Government Risks, A.W.G. Dewar (tuition refund), collector cars and boats written through Hagerty Insurance Agency, OneBeacon Technology Insurance, OneBeacon Specialty Property, OneBeacon Property and Inland Marine, and OneBeacon Excess and Surplus Lines. The company also offers products and services to assigned risk markets through its AutoOne division. OneBeacon's insurance businesses are national in scope.

Your policy may be underwritten by one of the following insurance companies: The Camden Fire Insurance Association, The Employers' Fire Insurance Company, OneBeacon America Insurance Company, OneBeacon Insurance Company, OneBeacon Midwest Insurance Company, Pennsylvania General Insurance Company, Traders & General Insurance Company, Atlantic Specialty Insurance Company and Homeland Insurance Company of New York.

## OneBeacon PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit [onebeaconpro.com](http://onebeaconpro.com) for a list of underwriting contacts.

Submit risks to:  
[OBPIsubs@onebeaconpro.com](mailto:OBPIsubs@onebeaconpro.com)  
or fax us at: **866.299.0910**

OneBeacon Professional Insurance  
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For questions regarding our products for Not-for-Profit Organizations:

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## Our support for your cross-selling opportunities:

- ▶ Miscellaneous Professional Liability
- ▶ Employed Lawyers Liability
- ▶ Commercial Lines property and casualty coverage for small and mid-size facilities