

# Not for Profit Directors' & Officers' (D&O) and Entity Liability Insurance



Not-for-Profit Directors' and Officers' Liability Insurance is more important than ever to protect the essential people in your organization.

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## Who needs Not-for-Profit D&O?

- Any nonprofit or charitable organization
- Nonprofit directors and officers
- Members and volunteers of these organizations

## Why coverage is so important

Members of Boards of Directors or officers of nonprofit organizations are exposed to unique risks. They are required to act in good faith and in the best interest of the organization within the scope of its by-laws and applicable regulations and statutes.

Many nonprofit organizations have limited resources to indemnify directors and officers or respond to potential litigation, settlements or damage awards. This puts the personal assets of directors and officers at risk, as well as the assets of the organization.

## What you need to know about D&O Insurance

D&O Liability Insurance provides coverage for:

- Any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty arising from the discharge of the duties and responsibilities of the directors, officers, members and volunteers and of the entity itself;
- Legal and defence costs;
- Damages;
- Settlements and judgements and
- Regulatory and criminal defence.

Contact HUB International for more information.

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