



CCPPNS POLICY HIGHLIGHTS



GENERAL LIABILITY COVERAGES KEY FEATURES

3,000,000 Agg/1,000,000 Occ.

- Liquor Legal Liability \$1,000,000
- Aggregate Limits per Locations Incl.
- Workplace Violence Counseling \$7,500
- Blanket Additional Insureds Incl.
- Damage to Premises Rented to You \$1,000,000
- Unsatisfied Contributions \$7,500
- Non-owned Watercraft (up to 75 feet) Incl.
- Bail Bonds \$5,000
- Expenses incurred to assist in claim defense \$1,000/day
- Medical Payments (up to \$10,000 available) Varies
- Newly Formed Entities – until the end of policy period Incl.
- Care, Custody & Control \$25,000
- Coverage to employees' or volunteers' autos \$2,500/policy
If damaged by client
- Access to NIAC's Publication Resource Center

www.niac.org for details

COMMERCIAL AUTO COVERAGES KEY FEATURES

1,000,000 Occ.

- Symbol One Liability coverage available
- Rental Reimbursement \$50/day;30 days
- Employees and Volunteers are Insured
- Hired Auto Physical Damage Available
- Drive Other Car (DOC) Coverage – FREE when requested
- FREE Defensive Drivers Training Program
- FREE Vehicle Monitoring Program

SOCIAL SERVICE PROFESSIONAL COVERAGE KEY FEATURES

1,000,000 Occ.

- Occurrence based coverage; **not** Claims Made coverage
- Added as an endorsement to GL
- Broad insuring agreement
- Vicarious Liability for the Organization included

IMPROPER SEXUAL CONDUCT COVERAGE KEY FEATURES

1,000,000 Occ.

- Event-Trigger basis; **not** Claims Made coverage
- Reimbursement of wages \$10,000
- Defense of alleged perpetrator
- Coverage extends to students and interns
- Discounted background check pricing
- FREE sexual harassment training for supervisors

This summary is not a contract of insurance. It provides an overview of our policy key features. Refer to the actual coverage forms for the terms and conditions that govern this policy.



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BUSINESSOWNERS PROPERTY ENHANCEMENT ENDORSEMENT

• Fire Department Service Charge	\$25,000
• Business Income (period of restoration)	18 consecutive months
• Business Income – Ordinary Payroll (period of restoration)	120 days
• Business Income – Ordinary Payroll	Incl. Officers, Execs and
• Employee Dishonesty \$350,000.	Mangers
• Extra Income Expense (period of restoration)	18 consecutive months
• Pollutant Clean up and Removal Coverage	\$25,000
• Increased Cost of Construction	25% of building or \$100,000 which ever is less
• Business Income from Dependent Properties	\$50,000
• Fire Extinguisher Systems Recharge Expense	\$25,000
• Arson or Vandalism Reward for Information	\$5,000
• Spoilage	\$25,000
• Water Damage	\$25,000
• Interruption of Utility Services or Off-Premises Power Failure – Loss or Damage	\$25,000
• Interruption of Utility Services or Off-Premises Power Failure – Time Element	\$25,000
• Earthquake Sprinkler Leakage	\$10,000
• Newly Acquired Or Constructed Property	60 days
• Personal Property Off Premises	\$100,000
• Outdoor Property	\$50,000
• Outdoor Property – Plants	\$1,000 each/\$10,000
• Outdoor Property – Signs	\$25,000
• Personal Effects at the Described Premises	\$25,000
• Valuable Papers and Records at the Described Premises	\$25,000
• Valuable Papers and Records Not at the Described Premises	\$10,000
• Account Receivable at the Described Premises	\$50,000
• Account Receivable Not at the Described Premises	\$25,000
• Lock and Key Replacement	\$2,500

DIRECTORS AND OFFICERS COVERAGE KEY FEATURES (OPTIONAL) 5,000,000 Agg/1,000,000 Occ.

• Zero deductible	
• Event-Trigger basis; not Claims Made coverage	
• Full Prior Acts Coverage available	
• Identity Theft Reimbursement	\$7,500
• Terrorism Travel Reimbursement	\$7,500
• Kidnap Expense	\$50,000
• Executive Recruitment Expense	\$50,000
• Defense cost outside policy limits	
• Duty to defend	
• Broad definition of insured, including the nonprofit itself	
• Employment Practices Liability included	
• Coverage for Volunteers and Employees	
• Coverage extends to students, spouses, and interns	
• Flat-Rate “Zero-Employee” D&O policy available	
• Breach of Contract	\$25,000 – defense only
• FREE Pre-Termination and HR Consultation	Unlimited
• FREE Employee Handbook Review	

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