



Roe Insurance, Inc.
9851 State Road 54
New Port Richey, FL 34655
(727) 376-0030

Specialty Non Profit Package Product

Our **All-In-One** Non Profit Package product provides Non Profit Organizations the opportunity to purchase General Liability, Property, and Directors & Officers and Employment Practices Liability including Special Events/Liquor Liability coverage all through **One** application, **One** underwriter, and **One** policy!

ELIGIBLE CLASSES (BUT NOT LIMITED TO):

- ▶ Chambers of Commerce
- ▶ Foundations
- ▶ Trade Associations
- ▶ Counseling & Referral Services
- ▶ Business Associations
- ▶ Art/Culture Associations
- ▶ Charitable Associations

Available on an admitted basis in most states.

DIRECTORS & OFFICERS LIABILITY/ EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate limits of liability
- ▶ Defense Costs outside the limit
- ▶ Unlimited Extended Reporting Period for former Directors & Officers

BUSINESSOWNERS PACKAGE FEATURES:

- ▶ Property coverage on Special form
- ▶ Building and Contents available
- ▶ General Liability on an Occurrence form
- ▶ Automatic coverage provided for Volunteers

SPECIAL EVENTS FEATURES:

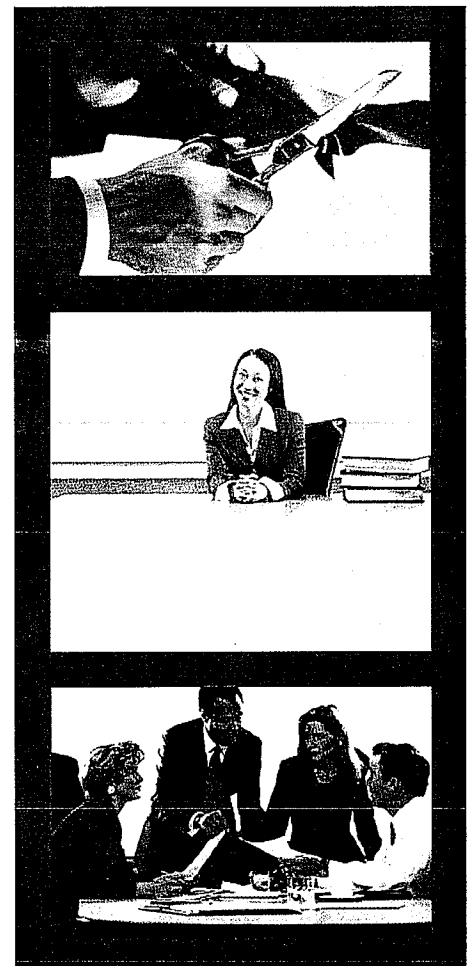
- ▶ Policy automatically includes up to three events with up to 100 attendees at no charge
- ▶ Ability to include Liquor Liability in most states
- ▶ Ability to consider events with up to 1,000 attendees

PROFESSIONAL LIABILITY AND ABUSE & MOLESTATION FEATURES:

- ▶ Separate Limits of Liability
- ▶ Provided on an Occurrence form

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

SNPP-NR (12/05)



Roe Insurance, Inc.
 9851 State Road 54
 New Port Richey, FL 34655
 (727) 376-0030

Specialty Non Profit Package

THE ALL-IN-ONE POLICY DESIGNED FOR NON-PROFITS INCLUDING: DIRECTORS & OFFICERS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY, BUSINESSOWNERS POLICY FORM (BOP), SPECIAL EVENTS AND OPTIONAL LIQUOR LIABILITY, AND PROFESSIONAL LIABILITY & ABUSE AND MOLESTATION FOR COUNSELING/REFERRAL ACCOUNTS.

WHY DO YOU NEED TO PURCHASE A SPECIALTY NON PROFIT PACKAGE POLICY?

- ▶ Non Profits are sued by their employees, committee members, volunteers, and clients
- ▶ Over 90% of claims against non-profit organizations are Employment Practices related
- ▶ Nearly 85% of non-profits have an annual budget that is less than the average cost to defend a claim closed by litigation
- ▶ All organizations need General Liability coverage against Bodily Injury and Property Damage claims. Counseling/Referral Centers have the additional Professional and Abuse and Molestation exposure
- ▶ Nearly all non-profits have either a building or a business personal property exposure
- ▶ Many non-profit organizations host special events off-site

Why should you choose Specialty Non Profit Package Product?

- ▶ Maximize efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Make certain you have all of these coverage features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits of Liability for D&O, EPL and GL claims	✓	?
Defense Outside the Limit of Liability on all claims	✓	?
Third Party Sexual Harassment and Third Party Discrimination coverage	✓	?
Unlimited Extended Reporting Period for former Directors and Officers (Occurrence feature for former D&O's)	✓	?
Optional Special Events/Liquor Liability Coverage available	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Automatic coverage for volunteers	✓	?
Flexibility of purchasing the D&O and BOP separately	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



Roe Insurance, Inc.
9851 State Road 54
New Port Richey, FL 34655
(727) 376-0030

Community Associations Product

Our **All-In-One** product meets the needs of Homeowner, Townhome and Residential Condominium Associations by providing Directors & Officers Liability including Employment Practices Liability, General Liability, Property, Commercial Umbrella and Crime coverage.

PRODUCT OPTIONS:

- ▶ Directors & Officers Liability with Employment Practices coverage
- ▶ General Liability
- ▶ Property (not available for Residential Condominiums)
- ▶ Commercial Umbrella

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES:

- ▶ Breach of Contract coverage
- ▶ Manager/Management company automatically named as an Additional Insured
- ▶ Employment Practices Liability included for no additional premium for 10 employees or less
- ▶ Unlimited Extended Reporting Period for former Directors & Officers
- ▶ Optional Commercial Umbrella Policy providing excess coverage over the Directors & Officers Liability. Commercial Umbrella limits available up to \$5,000,000

GENERAL LIABILITY:

- ▶ Limits up to \$1,000,000/\$2,000,000
- ▶ Defense costs are outside policy limits
- ▶ No Deductible
- ▶ Hired and Non-Owned Auto Liability coverage available

PROPERTY: (not available for Residential Condominiums)

- ▶ Special Cause of Loss form
- ▶ Outdoor Enhancement Endorsement
- ▶ Property Limits up to \$1,500,000

COMMERCIAL UMBRELLA:

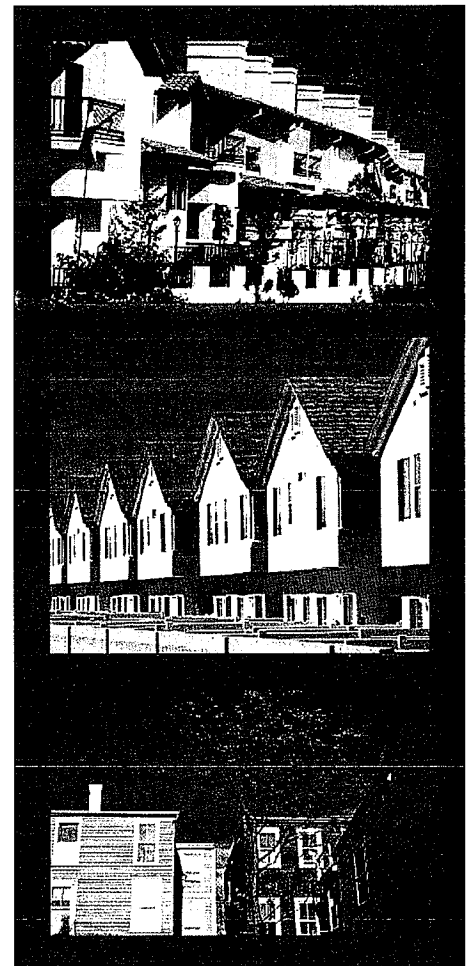
- ▶ Limits up to \$5,000,000
- ▶ Coverage available over the Directors & Officers Liability

CRIME:

- ▶ Theft of money, securities and other property by employees of the insured association
- ▶ Coverage provided for employees, directors, officers, committee chairs, and volunteers without having to schedule them
- ▶ Coverage can be extended to cover theft of the association's money/securities by a property manager's employees
- ▶ Coverage in the association's name to protect the assets of the organization

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier





Roe Insurance, Inc.
 9851 State Road 54
 New Port Richey, FL 34655
 (727) 376-0030

Community Associations

The **All-In-One** policy designed for Homeowner, Townhome and Residential Condominium Associations including:
 Directors & Officers Liability • Employment Practices Liability • General Liability and Property Insurance • Umbrella Policy • Crime Policy

WHY DOES YOUR COMMUNITY ASSOCIATION NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ Community Associations are sued by their employees, committee members and volunteers
- ▶ Over 60% of the claims against these associations are related to non-monetary issues
- ▶ Community Associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- ▶ Single Dwelling Homeowner Associations require General Liability and Property Coverage for common areas
- ▶ Many Condominium and Homeowner Associations are looking for additional liability limits offered through our Umbrella policy

Why should you choose Community Association Package:

- ▶ Maximize efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Manager/Management Company automatically named as an Additional Insured	✓	?
Breach of Contract Coverage	✓	?
No exclusion for libel, slander, or defamation	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Defense Outside the Limit of Liability	✓	?
Umbrella Policy excess of Directors and Officers Liability	✓	?
Property with an Outdoor Enhancement Endorsement	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



Roe Insurance, Inc.
9851 State Road 54
New Port Richey, FL 34655
(727) 376-0030

Who Sues Non Profit Organizations and their Directors and Officers?

DONORS - CLAIMS RESULTING FROM THOSE WHO MAKE DONATIONS TO THE ORGANIZATION

- ▶ The Board of Directors of a church was sued by a number of their donors, alleging misrepresentation of the financial status of the organization. Three members brought separate suits for repayment of the money lent to the church. The first case settled for \$240,000 of which \$117,000 accounted for expense. The second case settled for \$75,000 and incurred \$86,000 in defense costs. The last case paid nothing to the claimant, but incurred \$13,000 in defense costs. The total loss including defense costs exceeded \$530,000.

THIRD PARTIES - THIRD PARTY LAWSUITS CAN BE FILED FOR VARIOUS REASONS

- ▶ An organization filed a suit against a foundation and it's Board of Directors for improperly infringing upon the claimants intellectual property rights. The claimant filed suit seeking injunctive and monetary relief for the Foundation's alleged improper use of trademarked property while promoting their fundraiser. The claim settled and the total loss including defense was over \$400,000.

EMPLOYEES – THE MOST COMMON CLAIMS MADE BY EMPLOYEES INVOLVE DISCRIMINATION, HARASSMENT, WRONGFUL TERMINATION, RETALIATION AND HOSTILE WORK ENVIRONMENT

DISCRIMINATION

- After ten years of employment, an employee was fired for poor work performance. This employee brought a discrimination suit against their employer under the Americans with Disabilities Act (ADA). The individual alleged lack of work place accommodation and constructive discharge. The claim was closed for a total loss of over \$80,000, including more than \$20,000 in defense costs.

SEXUAL HARASSMENT

- After ten years of employment, an employee was fired for poor work performance. This employee brought a discrimination suit against their employer under the Americans with Disabilities Act (ADA). The individual alleged lack of work place accommodation and constructive discharge. The claim was closed for a total loss of over \$80,000, including more than \$20,000 in defense costs.

RETALIATION

- A former employee discovered illegal transactions involving retirement funds. Shortly after reporting the violations, she was terminated by her employer. She filed suit alleging retaliation and wrongful termination. The total loss exceeded \$100,000 with the settlement figure over \$80,000.

GOVERNMENTAL AGENCIES - CLAIMS DUE TO VIOLATIONS OF THE LAW

- ▶ The United States Department of Justice brought suit, alleging misappropriation of funds and failure to revert unused money back to the government. The insured received federal grant money and allegedly used leftover grant money to renovate office space instead of return it to the government. The case closed for a total loss of over \$60,000, including \$21,000 for defense costs.

VOLUNTEERS - VOLUNTEERS ARE ABLE TO BRING SUITS SIMILAR TO THOSE MADE BY EMPLOYEES

- ▶ A volunteer claimed the denial of a full time position was due to her sex, race and pregnant condition. She filed a lawsuit claiming discrimination. The claim is pending further litigation and defense costs paid to date total over \$10,000 with an outstanding loss reserve of \$65,000. marked property while promoting their fundraiser. The claim settled and the total loss including defense was over \$400,000.

MEMBERS - A CLAIM AGAINST THE DIRECTORS TO PROTECT THE MEMBERS' INTEREST

- ▶ A law enforcement fraternity began proceedings to have a member removed from the organization. This member then sued the organization in order to have the proceedings halted. While there was no monetary settlement, the defense costs were \$15,000.

BENEFICIARIES - A CLAIM BY THE RECIPIENT OF THE ORGANIZATION'S SERVICES

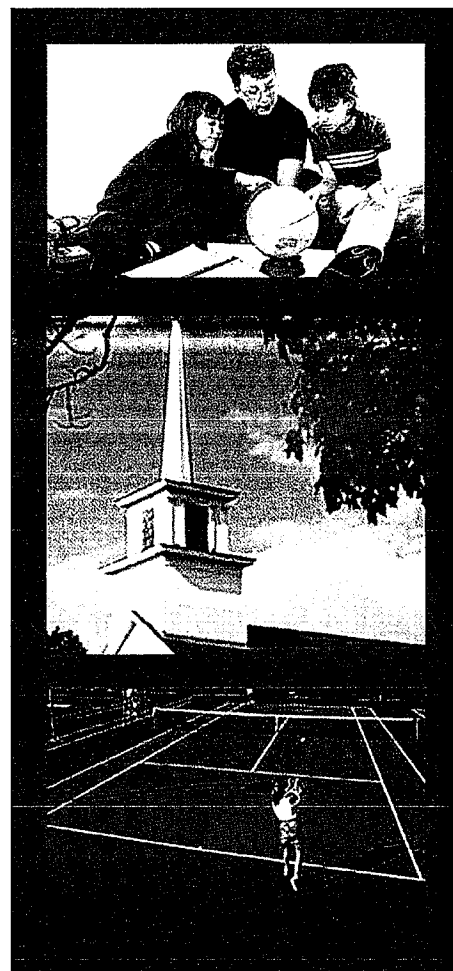
- ▶ A discrimination suit was filed against the Board of Directors when the claimant requested a transfer within the housing complex and was denied. The claimant alleged discrimination based on national origin, religion and sex. The claimant was a resident at a drug and alcohol rehabilitation center. The court dismissed the case due to a lack of evidence. More then \$10,000 was paid in defense costs.



Roe Insurance, Inc.
9851 State Road 54
New Port Richey, FL 34655
(727) 376-0030

Why To Buy Directors and Officers Coverage For Non Profit Organizations

- ▶ Non Profit Director and Officer boards can be sued by donors, employees (prospective, current or former), the general public, third parties, clients, and/or government agencies.
- ▶ The personal assets of the individual board members are at stake! Directors & Officers (D&O) insurance can help protect a board member's home, investments, or other personal assets.
- ▶ The bylaws of the Non Profit may indemnify the Board but does not guarantee the entity has the resources to fund the cost of a claim. The financial backing of a Directors & Officers policy will ensure financial solvency to the organization.
- ▶ Directors and Officers lawsuits can have a devastating impact on the operating budget of the Non Profit organization, and can even put the entity out of business.
- ▶ The average cost of a Directors and Officers policy is often under \$1,000 with a zero retention yet the average cost of a claim is over \$100,000.
- ▶ Directors and Officers claims are not covered under General Liability or any other policy form.
- ▶ Corporate scandals have heightened regulation of accounting practices. The Sarbanes-Oxley Act has also impacted Non Profits.
- ▶ The Internal Revenue Service has increased their scrutiny of Non Profits. Over 400 private foundations have been audited in the past year.
- ▶ Directors of Non Profit boards have the same fiduciary duties as corporate board members. Non Profit Directors and Officers lawsuits may involve a variety of issues related to the daily operations of the board including:
 - Duty of Care – requires Directors and Officers to act prudently and reasonably in regard to the management of the organization's affairs
 - Duty of Loyalty – prohibits Directors and Officers from using their position in the organization to further their own personal interest
- Duty of Obedience – requires Directors and Officers to ensure that the organization is run in accordance with its charter and bylaws, and that the organization complies with applicable laws



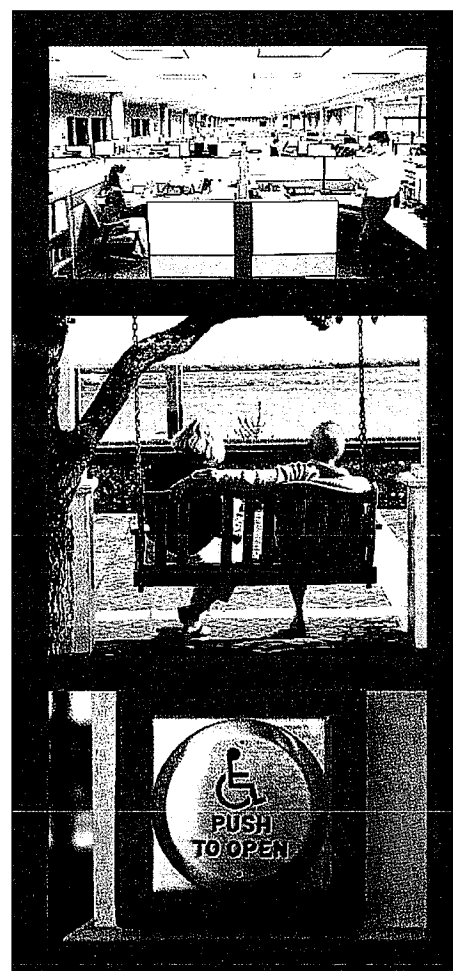
This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



Roe Insurance, Inc.
9851 State Road 54
New Port Richey, FL 34655
(727) 376-0030

Why To Buy Employment Practices Liability For Non Profit Organizations

- ▶ Employment Practices Liability covers not only actual but alleged acts of discrimination, harassment, retaliation and wrongful termination.
- ▶ Employment lawsuits can be brought by employees as well as volunteers or third parties.
- ▶ The average cost to defend an employment claim is \$150,000. The financial ramifications of not having Employment Practices Liability Insurance can be crippling to the operations of a small non profit.
- ▶ Non Profits are not protected under Commercial General Liability for employment lawsuits. Endorsements to a General Liability form for such coverage are generally inadequate and erode limits of liability.
- ▶ An employer is more likely to have an employment claim than a General Liability or Property claim. Six out of ten companies have been named in a discrimination or harassment lawsuit in the past five (5) years.
- ▶ Recent Supreme Court rulings have held that employees may win discrimination suits without direct evidence of an employer's illegal intent.
- ▶ Age discrimination lawsuits continue to be on the rise as the baby boomer generation ages and remains in the workforce.
- ▶ The 1991 amendments to the Civil Rights Act give employees the ability to seek jury trials, damages for mental anguish and emotional distress, and obtain punitive damage awards.
- ▶ Three out of five former employees sue their employers every year.
- ▶ Approximately 550 employment lawsuits are filed every day in the United States.



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.