



ACE Commercial Risk Services® Non-Profit Management Indemnity Policy



Product Description	<ul style="list-style-type: none"> • ACE Westchester AdvantageSM Not-For-Profit Company Management Liability Policy • Provides enhanced coverage for risks facing Directors and Officers of non-profit institutions
Minimums	<ul style="list-style-type: none"> • N/A
Limits	<ul style="list-style-type: none"> • Up to \$5 million
Typical Client Profile	Non-profit entities with annual revenues/budgets less than \$25 million
Restricted Classes or Industries	<ul style="list-style-type: none"> • Homeowners/Condo Associations
Key Advantages	<ul style="list-style-type: none"> • Strong financials to protect your clients' liability exposures - with ratings of A+ (Superior) from A.M. Best and A+ (Strong) from Standard & Poor's • Admitted in most states • Non-rescindable policy • Additional \$1 million in defense coverage (non CA risks, by endorsement)* • HIPAA fines and penalties coverage (by endorsement) <p><u>D&O:</u></p> <ul style="list-style-type: none"> • Additional \$500,000 of Side A* coverage (non CA risks, by endorsement) • Limited definition of "Application" (36 months) • Retention waiver for early settled claims <p><u>EPL:</u></p> <ul style="list-style-type: none"> • \$100,000 sub-limit for class-action wage and hour claims defense. Single plaintiff claims not sub-limited (non CA risks, by endorsement) • Third party coverage <p><u>Fiduciary - Available by Endorsement:</u></p> <ul style="list-style-type: none"> • Voluntary Compliance Loss Program and Delinquent Filer Penalties coverage <p><u>Crime:</u></p> <ul style="list-style-type: none"> • "Loss Discovered" form <ul style="list-style-type: none"> • Unmatched professional claims team • Superior underwriting talent • Superior customer service • Member of the global network of ACE Group of Companies

**When at least a \$1 million limit is purchased*

The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by Westchester Fire Insurance Company, New York, NY, ACE American Insurance Company, Philadelphia, PA, or, in some states, other insurers within the ACE Group of Companies or its allied distribution associates. Surplus lines insurance sold only through licensed surplus lines producers. All products may not be available in all jurisdictions. ACE Westchester is the U.S.-based wholesale focused excess and surplus property and casualty operations of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). The ACE Group of Companies provides insurance and insurance for a diverse group of clients around the world. Additional information can be found at www.acewestchester.com.