

ForeFront Portfolio for Not-for-Profit Organizations

Five insurance coverages that can be tailored for your organization.

CHUBB®



For a not-for-profit organization, every dollar counts. The bottom line matters.

Your organization's success has a direct impact on the recipients of services and the well-being of employees.

That's why you carefully consider every investment and expenditure. And it's why you also have to carefully consider the financial impact of a sudden liability or crime-related loss.

Even with a skilled and experienced team at the helm, your organization may encounter unanticipated threats or risks that, due to their complexity or nature, are better off mitigated through insurance protection.

Why your organization needs ForeFront PortfolioSM for Not-for-Profit Organizations

In today's litigious environment, no business relationship—including your dealings with donors, employees, customers or recipients of services,

suppliers, vendors, other not-for-profit organizations, government agencies and creditors—is free of risk. Any of these could sue your organization or engage in criminal activity that could result in losses of hundreds of thousands of dollars.

Your organization's general liability and umbrella insurance may not cover the financial consequences of litigation brought, or criminal activities perpetrated, by a long list of constituents.

If you have separate insurance policies from different insurers, you may also have critical coverage gaps. The five coverages under ForeFront Portfolio for Not-for-Profit Organizations are designed to work as standalone policies or seamlessly together in order to minimize gaps, reduce overlaps in coverage, and evolve with your organization.

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With five optional coverage sections, *ForeFront Portfolio for Not-for-Profit Organizations* affords you choice and flexibility for managing your organization's exposures.

Tailored protection for not-for-profit organizations

Directors & Officers and Entity Liability Insurance

- **The risk:** A donor, recipient of your services, or other not-for-profit organization could sue your organization and its executives for misrepresentation, breach of duty, or even an error. Such allegations can even threaten the personal assets of your directors and officers.
- **What the coverage does:** Helps protect your organization and its directors and officers against exposures associated with the management actions and decisions of executives.

Employment Practices Liability (EPL) Insurance

- **The risk:** An employee or volunteer could sue your organization for discrimination, harassment, or retaliation.
- **What the coverage does:** Helps protect your organization and its executives and employees from employment-related wrongdoing and mitigate EPL exposures through state-of-the-art loss prevention services.

Fiduciary Liability Insurance

- **The risk:** A retiree or employee sues your organization and its plan fiduciaries for a breach in fiduciary duty.
- **What the coverage does:** Helps protect your organization, benefit plans, and its fiduciaries against exposures resulting from the administration and management of employee benefit plans.

Crime Insurance

- **The risk:** No organization is immune to the potential losses of an embezzlement scheme carried out over a number of years.
- **What the coverage does:** Helps protect your organization from the potentially devastating costs of employee and third-party theft.

Kidnap Ransom and Extortion Insurance

- **The risk:** An employee is kidnapped while traveling overseas, or a criminal attempts to extort money by threatening to damage your organization's property.
- **What the coverage does:** Helps protect your organization against a wide range of costs associated with incidents of kidnapping or extortion, including the cost of crisis management services.

Key features

- Integrated portfolio form designed to minimize gaps in coverage.
- 100% defense costs coverage when allocating between covered and uncovered loss.
- Through an array of standalone coverages, limit levels, optional enhancements, and expert loss control services, the policy can evolve with your organization as it grows.
- Any insured is allowed to elect the extended reporting period.
- Chubb has the duty to defend covered claims, even when allegations are groundless, false or fraudulent, giving you peace of mind.
- You gain access to Chubb's optional, state-of-the-art risk management tools and services.

ForeFront Portfolio for Not-for-Profit Organizations:

- An integrated suite of five insurance coverages
- State-of-the-art risk management resources
- Superior claims handling

- For liability coverage parts:
 - You determine your organization's level of protection by selecting either a combined maximum aggregate limit of liability for all claims under all liability coverage parts or separate maximum limits of liability for each individual coverage part.
 - When Chubb has the duty to defend covered claims, you have access to law firms and counsel experienced in general contract, employment, the Employee Retirement Income Security Act (ERISA), and commercial law.
 - If a claim triggers multiple coverage parts while retentions are applied separately to each part of the claim, the sum of the retentions won't exceed the largest applicable retention.
 - Loss includes punitive and exemplary damages where insurable by law.

Superior claims management

The true measure of a carrier is how it responds to and manages your claims, and Chubb is renowned in the industry for our fair, prompt claims handling and unparalleled claims service. Unlike some insurers, we manage claims using our own claim examiners. This approach provides you with the following benefits:

- **Best possible result based on a team approach and experience:** We work closely with you, counsel, and your agent or broker to obtain the very best possible result for your claim, applying the experience we've gained handling not-for-profit organization claims for more than 30 years.
- **Multinational capabilities:** We offer a coordinated worldwide approach to handling your multinational claims so you don't need to worry about the unique challenges posed by claims that cross borders.

State-of-the-art risk management

In addition to critical insurance coverages, when you have ForeFront Portfolio for Not-for-Profit Organizations you can take advantage of a broad spectrum of optional, cutting-edge risk management and loss control services—all designed to help your organization prevent losses and cope with them after they occur.

Why Chubb?

Chubb has earned its leadership position in providing business insurance for not-for-profit organizations by consistently providing innovative insurance products, superior service, unparalleled underwriting expertise, and unflinching commitment to fair and prompt claims handling.

We are pioneers in the marketplace. We were among the first carriers to write D&O liability and EPL insurance, and we've offered fiduciary liability insurance since 1978.

Our financial stability and ability to pay claims rate among the best in the insurance industry, as attested by the ratings we receive from the leading independent insurance rating services. For more than 75 years, Chubb has remained part of an elite group of insurers that have maintained A.M. Best Company's highest ratings.

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