10% Premium Credit: We are pleased to offer Forum members a 10% premium credit for Directors’ and Officers’ Liability Insurance.

Duty-to-Defend Coverage: The Hartford is required to assign experienced defense counsel for covered claims, even if the allegations are groundless or false.

Broad Definition of Insured: The definition of INSURED includes the Association, as well as anyone who was or is a Director, Officer, Trustee, Committee Member, Employee or Volunteer. The definition of Employee has been expanded to include part-time, seasonal, temporary, leased and loaned employees.

Employment Practices Liability Coverage: Protects the Association against employee related allegations of discrimination, wrongful termination and sexual harassment, as well as failure to hire or promote.

Third Party Coverage: Protects the Association against third party allegations of discrimination and sexual harassment.

IRS Fines and Penalties Coverage: Defense costs coverage provided for alleged violations of IRS tax code provisions. This feature protects the Association against allegations of self-dealing, jeopardizing investments and taxable expenditures.

Fiscal Sponsor Activities Coverage: Provides protection for the Association and its employees acting in a fiscal sponsorship capacity for other nonprofits.

Defense Outside the Limit of Liability: This feature prevents defense costs from eroding the Association’s policy limits. Subject to underwriting.

Personal Injury & Publishers Liability Coverage: Protects a Association against allegations of libel, slander and copyright or trademark infringement.

Outside Directorship Liability Coverage: Provides protection for a director, officer, trustee or equivalent executive serving on the boards of other 501c3 nonprofits, as part of their duties with the Association.

Spousal/Domestic Partner Coverage Extension: Coverage shall apply to the lawful spouse or Domestic Partner of an INSURED PERSON under certain conditions.

$100,000 Fiduciary Liability (ERISA) Defense Costs Sublimit: Provides a $100,000 sublimit for defense costs for allegations of the mismanagement of employee benefit plans. Stand alone Fiduciary limit available upon request.

Expanded Definition of LOSS: Punitive Damages and Multiplied Damages are included in the definition of LOSS (where insurable). Most favorable venue wording applies.

Excess Benefit Transaction Penalties Coverage: Provides coverage for the 10% excise tax imposed in connection with allegations of an “excess benefits transaction”.


Worldwide Territory: Coverage provided for allegations made anywhere in the world.

Entity Identity (Fraud) Coverage: Provides a $25,000 sublimit for public relations and related costs should the Association learn that a third party has improperly used the Association’s name to solicit funds.

Sublimits for Penalties Assessed Under:
- IRS Code section 6652(C)(1)(a) for a failure to file tax returns. Aggregate sublimit of $25,000 for self-reported violations.

Optional Coverage Parts:
- Fiduciary Liability – protects the Association against allegations of the mismanagement of employee benefit plans.

The Hartford’s property & casualty companies are rated A (excellent), XV by A.M. Best Co.

Call us or have your agent call 1-800-432-7465 or visit us online at www.insurefoundations.com

Aon Affinity – We Know Nonprofits

Aon Association Services, 1120 20th Street NW, Suite 600, Washington, D.C. 20036-3419

Aon Association Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc.; [AR 244488]; in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795469); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (0G844438), Aon Direct Insurance Administrators and Berkley Insurance Agency and in NY, AIS Affinity Insurance Agency.

© 2014 Aon Association Services