

Not-for-Profit Organizations

Comprehensive Insurance Solutions



Chubb is pleased to present a comprehensive insurance solution designed specifically to help not-for-profit organizations cope with a range of potentially devastating threats to their financial well-being. Chubb's extensive Enhancement Endorsement combined with our standard Not For Profit Organization Liability policy form provides best-in-class coverage to not-for-profit customers. By combining almost thirty different coverage enhancements into one endorsement we have created an easy to use solution for qualifying clients.

Coverage included in Chubb's Not for Profit Organization Liability Policy with the addition of Not for Profit Enhancement Endorsement:

Coverage Features

- Defence Costs Outside the Limit (depending on the endorsement utilized)
- Softened Settlement Clause
- Separate Limit of Liability Dedicated to Insured Persons for Non-Indemnifiable Claims
- Duty to Defend
- Employed Lawyers Coverage
- Workplace Violence Expense Coverage
- Fiduciary Liability Coverage
- Worldwide Blanket Not-For-Profit Outside Directorship Coverage)
- Third Party Discrimination and Sexual Harassment Coverage (depending on the endorsement utilized)
- Advancement of Defence Costs if the Organization Fails to Indemnify
- No Insured vs Insured Exclusion
- Broadened Organization vs Insured Coverage
- Pollution Defence Coverage for Non-

Indemnifiable Claims brought against Insured Persons in Canada

- Defence Coverage for Bill C-45 and Manslaughter Claims
- Coverage for Punitive and Exemplary Damages where insurable by law
- Insured Persons includes: elected and appointed directors, de facto directors, officers, trustees and governors, managers, in-house general counsel, and equivalent positions, as well as employees, committee members and volunteers
- Pre-Determined Allocation of Defence Costs: Chubb will pay 100% of the Defence Costs incurred by the Insured for Claims that include covered and uncovered matters
- Spousal Coverage
- Non-Cancelable by Chubb except for nonpayment of premium or when agreed to by Chubb and the Organization
- Broad Severability
- Non-rescindable for losses incurred by an Insured Person where Indemnification is not being provided

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 specialty insurance marketplace. Operating in Canada for 30 years we are one of the largest providers of D&O Liability Insurance and Crime Insurance.

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.

Superior Claims Management

The true measure of an insurance carrier is how it responds to and manages your claim. Chubb is renowned in the industry for fair, prompt claims handling and unparalleled claims service. Unlike some insurers, we manage your claim using our own in-house claims examiners. Utilizing a team approach, 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 30 years in Canada.

Multinational Capabilities

You don't need to worry about the unique challenges posed by claims that cross borders, we offer a coordinated worldwide approach using our extensive worldwide branch office network.

Contact Us Today

For more information about how Chubb can help your not-for-profit organization manage risk, contact your insurance broker. Additional information may be found at Chubb.com/ca

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.