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Healthcare Directors and Officers Protection Plus+SM Program

COVERAGE FEATURES OF THE NON-PROFIT POLICY - DHN 1001

- Claims Made Policy
- Full Prior Acts Coverage
- Wrongful Employment Practices Coverage included
- Risk Management Plus+SM Online Services available at no additional charge
- Corporate Entity Coverage included
- Third Party Liability Coverage (may be purchased subject to acceptable underwriting)
- Excess Benefit Transaction Tax Coverage subject to cap of \$10,000 included
- EMTLA Fines/Penalties plus Defense subject to maximum cap of \$100,000 included
- Definition of Claim includes Injunctive Relief actions
- Option to purchase coverage for Punitive Damages (where insurable).
- Broad definition of Insured Persons: directors, officers, trustees, employees, volunteers, medical staff, committee members, faculty, and residents plus spousal coverage for each insured person
- Automatic coverage for newly created non-profit and for profit *subsidiaries* or *affiliates*.
- Automatic coverage for newly acquired non-profit and for profit *subsidiaries* or *affiliates* where the newly acquired *subsidiary* or *affiliate* equal no more than 25% of the total assets of the Insured Organization.
- Automatic 90 days of coverage for newly acquired *subsidiaries and affiliates* where the total assets of the acquired *subsidiary or affiliate* is greater than 25% of the total assets of the Insured Organization (subsequent ongoing coverage is subject to acceptable underwriting).
- Bi-lateral Extended Reporting Provision
- Automatic 90 days of coverage for newly acquired or created *partnerships* (subsequent ongoing coverage subject to acceptable underwriting).
- Non-Profit 501C-3 Outside Directorship coverage extension
- Policy cannot be canceled by Travelers expect for non payment of premium
- Severability of all exclusions
- Regulatory Actions Coverage Extension (may be purchased subject to acceptable underwriting)
- Option to purchase coverage for Crisis Management Events
- Insured Person includes contracted officers and administrator (Independent Management Organizations)

Coverage features are stated in general terms and do not represent the specific coverage provided. See the actual policy (including endorsements) for specific coverage provided.

(Revised 5/03)