



**Meet LIO**  
Insurance Made Simple.

# Nonprofit Management Liability

## Available coverages

- Directors & Officers
- Employment Practices Liability
- Fiduciary Liability
- Workplace Violence

## Tailored Coverage to Meet Your Nonprofit Organization Needs

## Coverage Benefits

- Defense outside the limits
- Modified hammer of 80/20
- 10% reduction in retention upon agreement to the first settlement.
- Fiduciary-Liability Waiver of Subrogation-available
- Personal Advertising and Intellectual Property-Copyright built into the form
- Includes Anti-trust coverage
- Provided automatic Extended Reporting Periods of up to 90 days
- True Worldwide Coverage
- Broad definition of a violent episode
- Wage and Hour coverage options



## Who is LIO, and how can we do what we do?

Let's face it: insurance is too complicated and slow. That's why we modernized the process with technology by leveraging decades of expertise to make the overall insurance process easier, faster, and simpler. Isn't that how insurance should be?

### Experience.

LIO is a privately held company. Its majority owners, the Maguires, previously founded and grew a highly successful multi-billion dollar commercial insurance carrier that specialized in over 100+ niche markets. Our executive team averages more than 20 years of experience in claims, underwriting, service, finance, and analytics.

### Technology.

Since outdated legacy systems didn't burden us, we could take advantage of the newest technologies to make insurance easier for brokers, amateur sports clients, and even ourselves. We combined our deep insurance expertise with state-of-the-art digital capabilities and analytics to provide a unique, intuitive, and pleasant buying experience.

Call 877-LIO-7155 or visit [LIOinsurance.com](https://LIOinsurance.com) to get a quote.



## NON-PROFIT MANAGEMENT LIABILITY CLAIM SCENARIOS

### EMPLOYMENT PRACTICES LIABILITY

#### Claim Example #1

A former employee filed a claim against their social service agency for wrongful termination and whistleblower retaliation. The employee alleged he was pushed out of his job for bringing certain issues that violated company's protocol. The matter was resolved with an out of court settlement for \$85,000 which included \$25,000 in defense costs.

#### Claim Example #2

Several volunteer members of a church sued the religious organization for sexual harassment and discrimination. The volunteers alleged they were harassed during an off-site camping event where one of the head camp counselors created a hostile environment. The case settled for \$125,000.

#### Claim Example #3

A non-profit thrift store was sued by a disabled 3rd party claimant for not having the proper accessibility as defined by Americans with Disability Act (ADA). The thrift store failed to have reasonable accommodations that were mandated by law. Settlement was reached, insurable defense costs totaled \$35,000.

### DIRECTORS & OFFICERS

A foundation was sued by several donors for failing to preserve their tax exempt status. The board of the foundation was found liable for violating the IRS guidelines for generating unrelated business income from a local business that one of the board members owned. The case settled for \$47,500.

### VIOLENT EPISODE

A former disgruntled employee was making threats of violence at a local food bank. Menacing remarks were made on social media and an incident occurred at the premises between the former employee and kitchen manager causing business disruption. Total costs incurred of \$17,500 included counseling for the current employees and hiring of security personnel to help mitigate the situation.

### FIDUCIARY

A library was sued by a lifelong employee that recently retired due to a miscalculation of their 401k benefits. The value of the individual's retirement funds was greatly undervalued by not properly allocating the funds on a sliding scale over the lifetime of the plan. The claim settled for \$110,000.