

# 'D&O' PROGRAM

Exclusively for the member societies of the

## California Garden Clubs, Inc.

DIRECTORS AND OFFICERS LIABILITY with OLD REPUBLIC INSURANCE COMPANY

Rated "A+ XI" by A M Best, admitted status in California

\$2,000,000 shared aggregate limit of liability

Defense costs outside the limits

**\$275 per YEAR**  **2/15/2015 to 2/15/2016**

THE APPLICATION AND PAYMENT MAY BE RECEIVED AT ANY TIME  
BUT RETURN BY FEB 2 FOR 2/15/15 COVERAGE

### CLUB GUIDELINES

- NEW THIS YEAR - Clubs with employees are not eligible for this program. Contact us.
- Must be a member in good standing of the California Garden Clubs, Inc.
- Must be incorporated with 501(c) status.
- No litigation history or pending litigation (or submit for quote).
- No prorating of premium, clubs and/or societies can be added on a quarterly basis.
- Societies with more than \$100,000 annual revenue, call for pricing.
- Applications must be fully completed and legible for faxing. An incomplete or illegible application will be returned without processing. A \$25 resubmission fee will be charged.
- The completed application must be signed by your President or Executive Director.
- Send the original application and a \$275 check payable to McDaniel Insurance Services.**
- Applications received after 2/2/15 may need to wait for late enrollment.**
- Mail directly to: McDaniel Insurance Services at: P.O. Box 1294, Ojai, CA 93024-1294**

### POLICY PROVISIONS

- This is NOT General Liability. D&O protects against liability for wrongful acts or alleged wrongful acts.
- Who is Insured: The non-profit entity, any past, present or future directors, officers, trustees, employees, volunteers, or any member of the staff, faculty or any duly constituted committee of the Insured Entity.
- Insurance carrier's duty to defend.
- No personal injury exclusion.
- Defense costs for suits seeking non-monetary damages are included.
- Wrongful Act is broadly defined.
- Third party Discrimination and Harassment Coverage included.
- Fiduciary Liability Coverage Extension included for \$100,000.
- Punitive damages coverage included.
- Marital estate coverage.
- Severability of warranty for self-dealing and criminal acts.
- Coverage while serving as a director or trustee of any other not-for-profit entity at the insured organization's express written direction.
- Exclusions: Unlawful activities, breach of contract, bodily injury, property damage, pollution, claims brought by insured entities, ERISA, HIPA, prior claims, prior acts of acquired subsidiaries.

The above information is for summary information purposes. Refer to the policy for full information.  
The policy is the legal document and supersedes any information herein.