**Directors & Officers Insurance**

Policy Number: NFP0128567-08

Insurance Carrier: Arch Insurance Group

Policy Period: 10/10/2025 to 10/10/2026

The individual servicing this account will be:

Luke Savage

Email: luke.savage@aon.com

800-432-7465

**Summary of the key features of the provided insurance policy for Ohio Voluntary Organizations Active in Disaster, effective from October 10, 2025, to October 10, 2026:**

**Type of Policy:**
Directors & Officers (D&O) Liability Insurance with multiple coverage parts tailored for nonprofit organizations.

Coverage Highlights:

**1. Nonprofit Organization Liability Coverage**

* Protects Insured Persons (directors, officers, employees) and the organization against claims for wrongful acts.
* Limit of Liability: $1,000,000 aggregate with an additional $500,000 for Non-Indemnifiable Loss.
* Coverage includes Insured Person Liability, Organization Reimbursement, Organization Liability, Derivative Demands, and Crisis Management Costs for network security/privacy breach (sublimit $100,000).
* Defense Costs are unlimited and generally outside the limit of liability.
* Covers wrongful acts including errors, omissions, and breaches of duty.

**2. Employment Practices Liability (EPL)**

* Covers claims arising from employment-related wrongful acts such as wrongful termination, discrimination, harassment, retaliation, and other employment practices.
* Limit of Liability: $1,000,000 per claim.
* Includes Third Party Liability coverage for discrimination and harassment by non-employees.
* Defense Costs are unlimited and outside the limit.
* Includes a $250,000 sublimit for Wage and Hour defense costs.

**3. Fiduciary Liability Coverage**

* Covers claims related to breaches of fiduciary duties in managing employee benefit plans.
* Limit of Liability: $250,000.
* Includes coverage for voluntary settlement programs with a $100,000 sublimit.

**4. Crime Coverage**

* Covers losses due to employee theft, customer property, forgery, computer fraud, currency fraud, and payment instruction fraud.
* Limits vary by coverage part, e.g., $250,000 for employee theft; $50,000 for computer fraud; $50,000 for payment instruction fraud with a $5,000 deductible.
* Coverage includes investigation costs.

**5. Kidnap, Ransom & Extortion Coverage**

* Provides coverage for costs related to kidnapping, ransom payments, and related expenses.

**6. Additional Coverages & Endorsements:**

* **Arch Strength Endorsement:** Provides first party coverages like business travel accident, conference cancellation, destroyed records, donation failure, identity theft, kidnapping, repatriation, terrorism travel, emergency real estate fees, etc., with specified sublimits.
* **Workplace Violence Coverage:** Covers costs and business interruption due to workplace violence incidents with $250,000 aggregate limits.
* **Sexual Misconduct Coverage:** Defense cost coverage for third-party sexual misconduct claims with a $100,000 aggregate sublimit.
* **Social Service Endorsement:** Expanded Crisis Management Costs related to fundraising fraud, management crisis, sexual misconduct, network/Pprivacy violations, and regulatory crises (sublimit $100,000).
* **Cyber Insurance Options:** Offered separately with Network Security, Privacy Liability, and breach response services (details provided in policy summary).
* Various Ohio-specific endorsements addressing cancellation and nonrenewal provisions and punitive damages exclusions per Ohio law.

**General Terms:**

* The policy is claims-made with reporting requirements extending up to 90 days post-policy period.
* Defense costs may be outside or within limits depending on coverage part elections.
* Deductibles apply per claim, e.g., $1,000 for most liability claims, with some exceptions.
* Extended reporting periods are available with premium charges.
* Includes U.S. Treasury OFAC advisory and terrorism coverage disclosure notices.
* Cancellation and nonrenewal are subject to Ohio state-specific regulations.

**Premium:**

* Total premium for this policy period: $1,654.00 (terrorism coverage premium is $0).
* Additional premium applies for certain optional coverages like Separate Liability Limits ($63).

**Claims or Potential Claims:**

Arch Insurance Company

Executive Assurance Claims

10909 Mill Valley Road, Suite 210

P.O. Box 542033

Omaha, NE 68154

Phone: 877 688-ARCH (2724)

Fax: 866 266-3630

E-mail: Claims@ArchInsurance.com

**All Other Notices:**

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