

Affinity Nonprofits has been providing Directors and Officers Liability Insurance (D&O) to nonprofits for over 35 years. We are pleased to Ubbci bW that the Boys and Girls Clubs of America FYWt[b]nYX D&O Program fk \jW']bW XYg' 9a d'cna YbhDfUMWg @jV]]nt has been enhanced as shown below.

Coverage Description	Current BGCA D&O Program with AIG	Arch D&O Policy through Affinity Nonprofits
Defense Costs Outside the Limit Provision Helps to preserve the policy limit for indemnity payments. Unlimited / Uncapped defense costs are payable outside of the chosen limit of liability.	No	Yes
Fiduciary Liability Sublimit Provides a \$250,000 sublimit for defense costs for allegations of mismanagement of employee benefit plans. Higher Fiduciary Limits are available for additional premiums.	No	Yes
Fair Labor Standards Act (Wage and Hour) Defense Costs Coverage Sublimit Provides a defense cost sublimit for pure Wage and Hour claims.	No	\$250,000 California: Not available
Cyber - PR, Notification, Monitoring Costs for Network Security breach Reimburses expenses resulting from network security breaches. Includes up to \$100,000 for notification and monitoring costs, as well as public relations firm to aid in image restoration.	No	Up to \$100,000
Workplace Violence Coverage Sublimit Protects against workplace violence incidents by reimbursing business interruption expenses (lost income and extra expenses); employee expenses (lost wages, counseling and security); and public relations firm expenses to restore Nonprofit's public image.	No	\$250,000
Fiscal Sponsorship Coverage Affirmative language provides protection for the Insured and its employees acting in a fiscal sponsorship capacity for other nonprofits.	No	Yes
Sublimits for Fines and Penalties -IRS Code section 6652(C)(1) for a failure to file tax (self-reported) -Public Law 108-187 (the CAN-Spam Act of 2003 sublimit) -The 1976 Lobby Law or the Lobbying Disclosure Act of 1995 -Emergency Medical Treatment and Active Labor Act (EMTALA) -Health Insurance Portability and Accountability Act of 1996 (HIPAA)	No	\$50,000 for each penalty listed outside of HIPAA and EMTALA which have a \$100,000 sublimit
Unlimited Extended Reporting Period for all retired board members	No	Yes
Ability to write Fiduciary Liability, Crime, and Kidnap & Ransom on same form as D&O and EPL coverage. This allows cost savings for some coverage parts which can share a limit, and also allows for consolidation of policies (ease of doing business).	No	Yes
Breach of Contract (nonemployment related) Defense Costs Provides defense for allegations of non-employment related breach of contract. i.e. Vendors or Construction Contractors	No	Yes
Other First Party Enhancements:		
• Business Travel Accident	No	\$50,000
• Conference Cancellation	No	\$25,000
• Destroyed Records	No	\$25,000
• Donation Failure	No	\$50,000
• Emergency Real Estate Fees	No	\$50,000
• Immigration Fines	No	\$25,000
• Identity Theft	No	\$50,000
• Executive Replacement	No	\$50,000
• Kidnapping	No	\$50,000
• Temporary Meeting Space	No	\$25,000
• Terrorism Travel	No	\$50,000

We welcome the opportunity to discuss the carrier change and coverage enhancements with you. Call us at 800.432.7465 or email us at dnocustomerservice@affinitynonprofits.com

FYWt[b]nYX by:



Underwritten by:



Administered by:



1120 20th Street, NW Suite 600 • Washington, DC 20036 • 800.432.7465 • Fax: 800.701.1982 • www.affinitynonprofits.com/BGCA