

The National Club Association Endorsed Directors' and Officers' (D&O) Liability Insurance Program Provided Exclusively by Aon Association Services

THIS PROGRAM IS OPEN TO LOCAL INSURANCE AGENTS AND BROKERS.

Some of the National Club Association's Endorsed Directors' and Officers' Program Highlights Include:

- ◆ A+ A.M. Best carrier rating. Aon writes the program through US Specialty Insurance Company, a division of HCC Insurance Holdings, Inc., and leading provider of D&O in the club industry
- ◆ 5% NCA member premium discount
- ◆ \$5,000,000 limit capacity
- NEW!** ◆ Coverage for Federal Immigration and Nationality Act related lawsuits with a \$50,000 sublimit—an industry first!
- ◆ Club membership discrimination coverage endorsement
- ◆ Defense Outside and Equal to the limit of liability for policies with limits of up to \$2.5 million
- ◆ Punitive Damages coverage (where permissible by law)
- ◆ Outside Directorship Liability
- ◆ Waiver of deductible for finding of no liability (where deductible is \$7,500 or less)
- ◆ 48 hour quote turnaround
- ◆ Duty-to-defend coverage
- ◆ Mismanagement, includes alleged mismanagement of the club's finances
- ◆ Coverage for the entity (your club is included in the definition of insured), and all directors, officers, trustees, employees, committee members, and volunteers, (including spousal extension)
- ◆ Broad definition of "Wrongful Employment Practice," including wrongful termination, discrimination, sexual harassment, and any adverse or differential employment decision prohibited by federal, state, or local law
- ◆ Full prior acts coverage (subject to prior knowledge)
- ◆ Prompt, experienced and professional claims service
- ◆ Admitted in all states except LA, NM & VA

The NCA Endorsed D&O program covers:

- Athletic Clubs
- City Clubs
- Country Clubs
- Other similar social organizations
- Golf Clubs
- Social Clubs
- Yacht/Sailing Clubs

Call or have your agent call 800.432.7465 and ask for Eric Johnson or visit us at www.natlclub-ins.com

Endorsed by:



Administered by:



Please note that the precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued.