

**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
- ✓ Coverage for Federal Immigration and Nationality Act related lawsuits with a \$100,000 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 NationalClubInsurance.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.