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For Immediate Release

NCA Endorses Coverage Enhancement for Lawsuits Stemming From Violations of the Federal Immigration & Nationality Act

(Washington, DC – January 19, 2007) – Aon Association Services and the National Club Association (NCA) have enhanced their Directors' and Officers' (D&O) Liability Insurance Program to include coverage for civil penalties imposed for violations of the Federal Immigration & Nationality Act, including 8 U.S.C. Section 1324a (Unlawful Employment of Aliens).

"Illegal immigration is a problem for clubs who want to stay within the letter of the law, and our enhanced D&O insurance program can help minimize their risk. It is definitely something all clubs can – and should – have," says NCA spokesperson, Robert Cosentino, MBA.

Penalties for unlawful employment of aliens may include requiring a club to "cease and desist" from such violations. In addition, civil money penalties can be imposed, along with criminal fines and imprisonment. The NCA-endorsed D&O program enhancement provides coverage for such fines and penalties, with a \$50,000 sublimit. It also includes protection against actual or alleged violations resulting from employment, hiring and/or retention of unauthorized aliens. The program protects clubs with an insurer's option to defend any criminal proceedings resulting from any actual or alleged violations of the Federal Immigration & Nationality Act or other Federal immigration law.

"To the best of our knowledge, our NCA-endorsed program is the only D&O liability insurance program for clubs in the nation which provides this coverage enhancement," says Eric Johnson of Aon Association Services, the program's manager.

Through this NCA-endorsed program, clubs can also receive Employment Practices Liability Coverage, Club Membership Discrimination Coverage, Outside Directorship Liability Coverage, and more. Full policy limits are generous and can be tailored to meet the club's needs, up to \$10 MILLION. In addition, this program features a Waiver of Deductible for finding of no liability (*if deductible is \$7,500 or less*) and is backed by an "A+" A.M. Best carrier rating.

While NCA Membership is not required for coverage, as an *added bonus*, the program offers a 5% premium savings for NCA Members. "We encourage all clubs to take a closer look at the coverage," says NCA spokesperson, Robert Cosentino, MBA.

Program administrator, Aon Association Services, is a division of Affinity Insurance Services, Inc. with more than 30 years of insurance experience working with organizations of all types and sizes. NCA is dedicated to serving the club community by protecting, preserving and enhancing the interests and well-being of private social and recreational clubs. Details on our newly enhanced D&O Liability Insurance program are available online at www.natclub-ins.com.