



Non-Profit Labor and Management Liability Insurance

Unions and union employers frequently manage non-profit organizations such as joint apprenticeship training committees (JATCs) and labor management coordinating committees (LMCCs) to better serve their industries. However, managing these non-profits comes with significant risk. Leaders may be held personal liable, and non-profits may face budgetary concerns when responding to expensive lawsuits.

Ullico Casualty Group, LLC created the **Non-Profit Labor and Management Liability (NPL)** insurance policy to help protect these important organizations and their leaders. The NPL form is a customized **Claims Made Director's & Officer's policy**, covering the entity and its officers, trustees, and employees for defense costs, settlements, and judgments arising out of lawsuits and wrongful act allegations.

EXPOSURES

POLICY COVERAGE

EMPLOYMENT PRACTICE LIABILITY

- Wrongful dismissal
- Harassment
- Discrimination, including Third Party Discrimination
- Retaliation
- Libel, slander, humiliation, defamation or invasion of privacy
- Wrongful failure to employ, promote, or deprivation of career opportunity
- Wrongful discipline
- Wage & Hour
- Failure to provide or enforce employment policies or procedures

FAILURE TO EDUCATE

The education, training or teaching of any student; including certification testing, or in a training or educational program sponsored by the entity

PERSONAL INJURY & ADVERTISING INJURY

- False arrest, wrongful detention or imprisonment, or malicious prosecution
- Libel, slander, humiliation or defamation of character
- Disparagement
- Wrongful entry or eviction, or other invasion of privacy
- Infringement of copyright or trademark or unauthorized use of title
- Plagiarism or misappropriation of ideas
- Unauthorized use of title

Key Policy Features:

- **COVERAGE PROVIDED BY MARKEL AMERICAN INSURANCE COMPANY, A (XV) BY A.M. BEST COMPANY AS OF 12/31/2020**
- **DUTY TO DEFEND WITH CHOICE OF COUNSEL**
- **POLICY IS NON-CANCELLABLE DURING POLICY TERM EXCEPT FOR NON-PAYMENT OF PREMIUM**
- **REIMBURSEMENT OF WITNESS EXPENSES**
- **SPOUSAL AND DOMESTIC PARTNER LIABILITY COVERAGE**
- **COVERAGE FOR CLAIMS EXPENSES AS A RESULT OF SUITS SEEKING NON-MONETARY RELIEF**
- **FINAL, NON-APPEALABLE ADJUDICATION**
- **BROAD DEFINITION OF INSURED AND INSURED PERSONS**
- **WORLDWIDE COVERAGE**
- **ABILITY TO OFFER UP TO \$5 MILLION OF INSURANCE**

UNION LIABILITY INSURANCE IS SOLD THROUGH INDEPENDENT AGENTS AND BROKERS.

**FOR A REFERRAL TO AN AUTHORIZED INSURANCE REPRESENTATIVE,
PLEASE CONTACT ULLICO CASUALTY GROUP, LLC: 888.315.3352**

OTHER PRODUCTS FROM ULLICO CASUALTY GROUP, LLC:

- **Fiduciary Liability**
- **Union Liability**
- **Cyber Liability**
- **Commercial Lines**
- **Surety Bonds**

This document is descriptive only and does not constitute a part of, or endorsement to, the policies. Whether and to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policies as issued. No warranties or representations of any kind are made to any party except as provided in the issued policies.

Ullico Casualty Group, LLC is a subsidiary of Ullico Inc., the holding company. Ullico Casualty Group, LLC: In CA, Ullico Insurance Agency, LLC Lic# OE16939. Products may not be available in all states.



SOLUTIONS FOR THE UNION WORKPLACE

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