

Many people hold the misperception that directors, officers and trustees of a not-for-profit (NFP) do not have a meaningful exposure to liability. The reality of today's legal environment is quite the opposite. The actions of just one employee, director, trustee or a volunteer could result in liability for that individual or the entity. Even an unfounded or frivolous allegation can generate legal defense expenses that affect the financial stability of an aging services provider.

CNA has insured aging services providers' management liability exposures for more than 40 years. We work with a wide range of facility types including:

- Assisted living
- Home- and community-based services, including adult day care
- Continuing care retirement communities
- Skilled nursing facilities
- Independent living/senior housing operations
- Hospice care

CNA helps these organizations to manage their risks through a broad range of management liability coverages including NFP Directors & Officers (D&O) Liability, Employment Practices Liability (EPL), Fiduciary and Crime.

### Comprehensive, flexible coverage

Aging services providers now have access to the same Epack Extra® policy as other NFP organizations. Epack Extra® provides coverage that permits you to customize your client's management liability insurance with multiple coverages on one policy.

### Epack Extra® offers aging services providers:

- A comprehensive policy form providing D&O, EPL, Fiduciary and Crime coverages.
- Policy limits up to \$5 million.
- Duty to defend claims even if the allegations are groundless or fraudulent.
- Broad definitions of claim and loss.
- Option for defense outside the limits for qualifying risks.
- Third-party wrongful personal injury coverage.
- Mediation provision – retention reduced by 50 percent (up to \$5,000).
- Punitive damage coverage is available where insurable by law.
- Willingness to consider extending coverage to for-profit subsidiaries.
- No hammer clause.
- Two-year policies available with annual premium installments for qualifying risks.
- No application renewal may be available for qualifying risks.

CNA offers this coverage for NFP aging services providers direct through independent agents and brokers. You have access to local resources through our 36 branches around the country, making it easier than ever to do business with us.

As the number of seniors continues to increase, the demand for NFP aging services providers continues to grow – as will the insurance needs of these organizations.

### Start building a stronger book of business today.

For more information about how CNA can serve your NFP aging services provider clients, please contact your regional underwriter or contact us at 800-852-0393, option 3.

