

*Get experience on your side*



## **Non-Profit Organizations**

**Directors and Officers Liability  
and Errors and Omissions  
Insurance Combined**





# Non-Profit Organizations

## Why your clients need D&O liability and E&O insurance

Today's highly competitive marketplace demands specialized advice and services, delivered with the highest possible standards. Consumer perception has become extremely sensitive to the point where organizations, their employees and services are being scrutinized as never before. If your clients offer specialized services as non-profit organizations within a community, such as a **regulatory body, health care placement agency, medical clinic, community newspaper** or **government agency**, then they are at risk.

With ever-increasing litigation resulting in larger and more frequent damage awards, it's more important than ever to safeguard an organization, its directors and officers and its employees from allegations of errors, omissions or negligent acts. Professional Indemnity Complete (PIC) is a unique product developed by ENCON, which protects against these threats, whether or not they have merit. It combines enhanced non-profit D&O and E&O coverage into one comprehensive package.



Your clients can benefit from the security of ENCON's 40+ years as one of Canada's leading providers of liability insurance. ENCON's experts are dedicated to providing the most current and competitive products, designed specifically to meet the unique needs of your clients.



## Discover the ENCON difference

With ENCON, you'll be certain that your clients are well protected by affordable and flexible programs. An ENCON insurance policy provides far more than just coverage for defence, settlement or judgment costs. Our entire team – including industry analysts, claims experts and defence counsel – is dedicated to providing smooth, efficient service, and ongoing support for your clients.

### **We offer:**

- Three-year policy option
- No deductibles
- Entity coverage
- First dollar defence
- Worldwide coverage
- Non-profit outside directorship coverage
- Full retroactive coverage
- Insurers' obligation to defend and pay claims on your client's behalf
- Efficient and accurate processing of applications, quotes and policy documents
- Efficient and effective claims service
- The security of first-class insurers





## **Get ENCON's experience on your side**

Liability insurance is an integral part of any risk management program – and ENCON is your ideal partner. As one of Canada's industry leaders, we provide our clients with specialized insurance products and an extensive network of legal counsel and experts skilled in loss prevention and defence of professionals.

We are committed to ongoing research and development of new ideas and programs, which is why we developed PIC for non-profit organizations. This program eliminates the gaps in ordinary coverage while offering solid protection and defence, all from one trusted source.

By getting the right experience on your side, your clients' organizations can take advantage of ENCON's expertise, coverage, and service. With PIC, your clients will enjoy peace of mind so that they can concentrate on the efficient operation of their organizations.

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## Claims Service

Naturally, we hope that your clients never have to find out just how well we manage their claims. However, be assured that ENCON is renowned for the efficient and effective defence of our clients.

The depth of our international team of analysts, adjusters, and legal counsel ensures that your clients' claims are managed proactively, from their first contact with us. Regardless of the field of expertise or the complexity of the claim, we have access to some of the best advice in the business.

Although many claims take the form of lawsuits, where possible, ENCON tries to resolve the situation through discussion, negotiation, mediation, and arbitration. It's our experience, that this approach can help settle claims effectively, while respecting both the privacy of your clients and the organization's confidentiality.

Your clients can be certain that ENCON's legal counsel will achieve the best possible result, with the least possible inconvenience to them. They can be confident knowing that they can continue to manage their business without worrying about managing their claim. We are also conscious of the influence claims can have on your clients' program costs, and will work with them to minimize any impact on these.

## Protect your clients' business and ensure their peace of mind

Talk with ENCON today about professional liability insurance. Learn how to help your clients effectively implement a risk management and loss prevention program in their organizations.

For more information, or a competitive quote, please contact ENCON.



This brochure is for illustrative purposes only, and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions. Program availability and coverage are subject to individual underwriting criteria.

ENCON Group Inc. is Canada's leading insurance management company, which develops and administers insurance programs and distributes them through a network of licensed agents and brokers to individuals, professionals, organizations and employers.

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