

## Policy Highlights

- ✓ Defense Outside the Limits included at no additional charge
- ✓ Defense Costs are not sub-limited
- ✓ First Dollar Defense for claims-free Non-Profits with up to \$1MM in payroll
- ✓ Option to choose defense counsel with Insurer Consent (Defense moves inside)
- ✓ Free 90 day discovery period if the Insurer non-renews
- ✓ Favorable discovery terms – One Year at 40%
- ✓ 70/30 Softened hammer clause
- ✓ Final Adjudication wording for Personal Profit & Fraud Exclusions
- ✓ Executive Officer trigger for claim clock
- ✓ Favorable Severability Wording
- ✓ Split and shared D&O/EPL limit options provided on every quote
- ✓ In-House Claims Attorneys
- ✓ Admitted in all 50 states
- ✓ Fiduciary Coverage available by endorsement
- ✓ Small Renewal Accounts Underwritten every Three Years
- ✓ Loss Control Services provided by Jackson Lewis



**Marshall & Sterling Insurance**  
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