

MCN Partners and Cost-Saving Programs Monitor Liability Managers

As a leading provider specializing in Nonprofit Directors' and Officers' Liability Insurance, Monitor Liability Managers, Inc., offers excellent service, competitive pricing, and broad coverage, all designed to protect your organization from lawsuits and give you peace of mind.

Monitor's D&O coverage provides:

Strength and Stability - As part of the W.R. Berkley Corporation, Monitor has the size and financial strength to provide stability for its clients.

Expert Claims Handling - Monitor has a dedicated team of professionals, including attorneys, with experience in directors' and officers' and employment-related litigation. Their experience can provide comfort to anxious insured's when a claim arises.

Loss Prevention - Monitor has developed extensive relationships with experts and consultants. These independent relationships allow Monitor to develop loss prevention services to meet the specific needs of its insured's while keeping premium costs in balance.

Monitor has designed a Nonprofit Directors' and Officers' Liability Insurance product with the insured in mind. Their goal is to help the insured prevent claims, and when a claim does arise, to assist in resolving the claim with minimum interruption of day-to-day operations. The policy is one of the most innovative offered today, including coverage for actual or alleged:

Breach of duty; neglect; error; misstatement; misleading statements; omission;

Employment-related harassment due to race, sex, religion, age, or national origin;

Employment discrimination, including all cases protected by local, state, and federal law, and including employment-related defamation; and

Wrongful employment practices relative to hiring/firing, promoting/demoting, retaliation, and defamation.

Subject to its terms and conditions, the policy is designed to respond:

To claims naming the organization, its directors and officers, employees, and/or former employees;

For awards and/or settlements related to mental anguish, emotional distress and humiliation, resulting from an employment-related claim, and for punitive damages where allowed by law; and

When damages include defense costs, judgments, costs of appeal, pre-judgment, and/or post-judgment interest.

Members of the Minnesota Council of Nonprofits are eligible for special pricing on Nonprofit Directors' and Officers' Liability Insurance offered by Monitor. Deductibles start at \$500 and premiums start at \$800. Premium will vary depending upon size and type of organization.

The Morse Agency is the exclusive agent for this program. To receive a quote, download the one-page Request for Quote form, fill it out completely, and submit it via mail or fax to Andrew Morse at the Morse Agency.

The Morse Agency
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