

# Umbrella

## Highlighted Features

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- Limits up to \$10,000,000 available
- Follow form coverage can include the following coverage
  - ▶ Commercial General Liability
    - Liquor Liability (Umbrella available for NIAC only)
    - Employee Benefits
  - ▶ Auto Liability (Non-owned)
  - ▶ Auto Liability (Owned)
  - ▶ Directors and Officers Liability with Employment Practices Liability
  - ▶ Directors and Officers Liability without Employment Practices Liability
  - ▶ Improper Sexual Conduct and Physical Abuse
  - ▶ Social Service Professional Liability
  - ▶ Employers Liability

## Coverage in Action

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A nonprofit's insured driver pulls out from a stop sign and hits a motorcyclist driving down the road. Unfortunately, the motorcyclist's injury results in the amputation of the right leg below the knee. The claim is settled for \$8.3 million—exceeding the \$1 million primary limit on the insured's business auto policy. Fortunately, the nonprofit had Umbrella, which was opened to cover the exposure, tied to their business auto policy.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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