

Get experience on your side



Non-Profit Directors and Officers

Liability Insurance



Non-Profit Directors and Officers

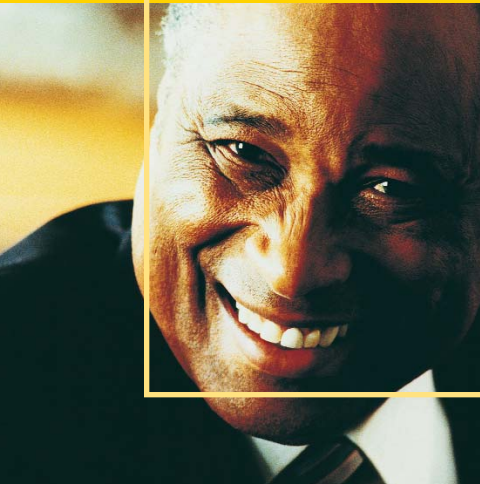


Why you need liability insurance

Professionals from every industry spend years attaining expert status and reputation. As a director or officer of a non-profit organization, you deliver skilled services and offer specialized advice in a competitive market, demanding the highest possible standards.

With ever-increasing litigation resulting in larger and more frequent damage awards, it's more crucial than ever to safeguard you, your directors and officers and your business from allegations of negligent acts. Liability insurance protects against these threats, whether or not they have merit.

As a key decision-maker of your organization, you 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 with the unique needs of your organization in mind and delivered to you through our Canada-wide broker network.





Discover the ENCON difference

With ENCON, you'll be certain that your personal assets and those of your organization are well protected by affordable and flexible insurance programs. Our coverage addresses allegations such as: **employment practices; defamation; misrepresentation/non-disclosure; breach of duty of care; fiduciary mismanagement, and bankruptcy-related claims (unpaid wages, unremitted source deductions, GST and PST).**

An ENCON insurance policy provides far more than just coverage for defence, settlement or judgment costs. Our entire team – from your broker to our industry analysts, claims experts and defence counsel – is dedicated to providing smooth, efficient service and ongoing support to you.

We offer:

- First dollar defence
- No deductibles
- Three-year policy option
- Optional entity coverage
- Full retroactive coverage
- Insurer's obligation to defend and pay claims on your behalf
- Coverage for services delivered anywhere in the world, subject to suit brought in Canada
- 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.

If you hold a position within a professional association, community service group, private school, charitable organization, sports or social club, you need to protect yourself, your organization and its directors and officers.

We are committed to ongoing research and development of new ideas and programs. We understand the complexity of claims against directors and officers, thus enabling us to provide expert representation on your behalf. By getting the right experience on your side, you will benefit from ENCON's expertise, coverage and service. Just as importantly, you will enjoy peace of mind so that you can concentrate on the efficient operation of your organization.





Claims service

Naturally, we hope that you never have to find out just how well we manage our clients' 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 claims are managed proactively, from your first contact with us. Regardless of your field of expertise or the complexity of your 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 your directors' and officers' privacy, and the corporation's confidentiality.

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

Protect your business and ensure your peace of mind

Talk with your broker today about your liability needs. Learn how to effectively implement a risk management and loss prevention program for your non-profit organization.

For more information, or a competitive quote, please contact your broker.



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 one of Canada's leading insurance management companies, 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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