**Business and Management Indemnity Policy – Non-Profit Organizations**

**General Terms and Conditions**

1. Severability of general terms and conditions
2. Definitions
3. Limits of liability and retentions
4. Warranty
5. Cancellation
6. Estates, legal representatives, and spouses
7. Authorization clause
8. Discovery period
9. Run-off coverage
10. Additional insured person discovery period
11. Alternative dispute resolution
12. Territory
13. Assistance, cooperation and subrogation
14. Action against insurer, alternation and assignment
15. Entire agreement

**Employment Practices Coverage Sections**

1. Insuring clauses
2. Definitions
3. Exclusions
4. Limit of liability and retentions
5. Notification
6. Settlement and defense
7. Other insurance
8. Allocation

**Insured Person and Organization Coverage Section**

1. Insuring clauses
2. Definitions
3. Exclusions
4. Limit of liability and retentions
5. Notification
6. Settlement and defense
7. Other insurance

**Fiduciary Coverage Section**

1. Insuring clauses
2. Definitions
3. Exclusions
4. Limit of liability and retentions
5. Notification
6. Settlement and defense
7. Other insurance
8. Waiver of recourse