

The Forefront Portfolio® Your Organization. Insured.



The decisions and actions, or inactions, of Not-for-Profit executives can lead to costly litigation, putting the organization's assets and the personal assets of individuals at risk in claims not covered by Business Owner's Policy (BOP) or general liability policies.

Management Liability Risks: Real & Rising

The Forefront Portfolio (TFP) insures and defends private companies, not-for-profit, and healthcare organizations. The flexible, modular solution can include:

The Risk Is Real for Not-for-Profit Organizations



Directors & Officers (D&O) and Entity Liability Insurance for claims alleging mismanagement involving financials, negligent acts, regulatory compliance issues, and more.

Several not-for-profit organizations demanded remuneration from a foundation alleging the foundation did not satisfy its funding obligation to them due to liquidity issues as a result of a material decrease in the value of the foundation's assets. Settlement and Defense Costs in excess of: \$1,000,000



Employment Practices Liability (EPL) Insurance for claims alleging harassment, discrimination, wrongful termination, retaliation, defamation, and more.

A custodian abandoned his job after arguing with his supervisor about an unexcused absence. Soon after, he filed a discrimination charge and a lawsuit against the organization, claiming wrongful denial of FMLA leave to care for his spouse. The organization argued that FMLA leave had never been requested. The case went to trial, and the verdict was in favor of the company. Defense Costs in excess of: \$100,000



Fiduciary Liability Insurance for claims arising from management and administration of employee benefits.

An employee fell ill and informed HR about their upcoming hospitalization. HR mistakenly said the employee did not need to notify the HMO in advance. As a result of not getting prior authorization, the HMO denied coverage for the hospitalization cost. Settlement and Defense Costs in excess of: \$500,000



Crime Insurance for losses from theft, fraudulent electronic funds transfer, forgery, and social engineering schemes by employees and third parties.

After an internal audit, XYZ Foundation uncovered embezzlement by an employee who misappropriated funds over two years. The employee used various methods, including fake invoices, fraudulent grant applications, and unauthorized wire transfers, to steal money from the Foundation. Paid loss in excess of: \$300,000

TFP insureds benefit from the same exceptional management liability experience, access to loss prevention and employee training tools such as [ChubbWorksSM](#) and [PaymentWorks](#) and leading defense firms that defend Chubb's largest policyholders. For more detailed product information and videos please visit our [website](#).



Online Ease

The Forefront Portfolio is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind and issue. The Chubb Marketplace target appetite are organizations with less than 250 employees and \$50 million in revenues.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.