

[Your Name/Agency Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Name of Recipient]
[Title, e.g., Executive Director/Board Chair]
[Non-Profit Organization Name]
[Address]
[City, State, Zip Code]

Subject: Proposal for Directors and Officers (D&O) Liability Insurance

Dear [Recipient Name],

Thank you for the opportunity to provide a proposal for Directors and Officers (D&O) Liability Insurance for [Non-Profit Organization Name]. As a non-profit, your board members and officers face unique exposures that can put their personal assets and the organization's mission at risk.

The attached proposal has been tailored to address the specific needs of your organization, providing protection against allegations of "wrongful acts" such as mismanagement, breach of duty, or neglect. Key highlights of this proposal include:

- **Entity Coverage:** Protection for the organization itself.
- **Individual Coverage:** Protection for past, present, and future directors, officers, and employees.
- **Employment Practices Liability (EPLI):** Coverage for claims related to harassment, discrimination, or wrongful termination.
- **Fiduciary Liability:** Protection related to the administration of employee benefit plans.
- **Defense Costs:** Coverage for legal fees, which often represent the highest cost in a claim.

Premium Summary:

Carrier: [Insurance Company Name]
Limit of Liability: \$[Amount]
Retention/Deductible: \$[Amount]
Annual Premium: \$[Amount]

Please review the enclosed documentation for a full breakdown of terms, conditions, and exclusions. If you have any questions or would like to move forward with binding coverage, please contact me at [Phone Number].

We look forward to helping you protect the leadership and integrity of [Non-Profit Organization Name].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]