

'D&O' PROGRAM

Exclusively for the member societies of the
California Garden Clubs, Inc.

DIRECTORS AND OFFICERS LIABILITY with OLD REPUBLIC INSURANCE COMPANY
Rated "A+, XV" by AM Best, admitted status in California
\$2,000,000 shared aggregate limit of liability
Defense costs outside the limits, Full Prior Acts Coverage

\$325 per YEAR  2/15/2026 to 2/15/2027

PLEASE RETURN BY JAN 20th FOR 2/15/26 COVERAGE

AN APPLICATION AND PAYMENT MAY BE RECEIVED AT ANY TIME FOR MID-TERM ADDITION

CLUB GUIDELINES

- Clubs with employees are not eligible for this program. Contact us to apply for coverage.
- Must be a member in good standing of the California Garden Clubs, Inc.
- Must be an incorporated 501(c). CGCI Group Tax Exemption Program does not qualify.
- No litigation history or pending litigation (or submit for quote).
- No prorating of premium, clubs and/or societies can be added mid-term.
- Societies with more than \$100,000 annual revenue, call for pricing.
- Applications must be fully completed and legible. An incomplete or illegible application will not be processed.
- The completed application must be signed by your President or Executive Director.
- Send the original application and a \$325 check payable to McDaniel Insurance Services LLC CA DOI License 0K28791.**
- Completed applications received after 2/7/26 may need to wait for late enrollment.**
- Mail to: McDaniel Insurance Services LLC at: P.O. Box 1294, Ojai, CA 93024-1294**

POLICY PROVISIONS

- This is NOT General Liability. D&O protects against liability for wrongful acts or alleged wrongful acts.
- Who is Insured: The non-profit entity, any past, present or future directors, officers, trustees, employees, volunteers, or any member of the staff, faculty or any duly constituted committee.
- Insurance carrier's duty to defend, unless insured chooses to assume defense within 30 days.
- No personal injury or punitive damages exclusion.
- Defense costs for suits seeking non-monetary damages are included.
- Wrongful Act is broadly defined.
- Third party Discrimination, defamation, harassment, violation of civil rights included.
- No professional services exclusion.
- Marital estate coverage.
- Severability of warranty for self-dealing and criminal acts.
- Coverage while serving as a director or trustee of any other not-for-profit entity at the insured organization's express written direction.
- Exclusions: Unlawful activities, breach of contract, self-dealing, bodily injury (sickness, disease), nuclear, property damage, pollution, mold, fungus, biometrics, ERISA, HIPAA, wage & hour, claims brought by insured entities, prior acts of acquired subsidiaries, and prior claims.

The above information is for summary information purposes based on expiring coverage. Terms may change on the renewal policy. Refer to the policy for full information.
The policy is the legal document and supersedes any information herein.