

▶ *Hanover Nonprofit Advantage*

## Real Claims, Real Trouble\*

### Sexual Harassment

A female employee sued a local nonprofit organization claiming that she was subject to frequent sexual harassment by a male supervisor, who made physical contact with her while stating different sexual phrases to her. She further alleged her employer failed to examine or take any action concerning her allegations. The employer did in fact investigate the claim, and the supervisor was eventually terminated.

SETTLEMENT COSTS:  
**\$100,000**

### Wrongful Termination

A director was terminated after the organization found that \$123,000 in donations was misappropriated for personal use. The nonprofit filed suit against the director to recover the assets. The director countersued the organization for defamation.

ORGANIZATIONAL COSTS:  
**\$22,500**  
DEFENSE COSTS:  
**\$500,000+**

### Gender Discrimination

Three former employees of a nonprofit filed a lawsuit claiming gender discrimination and retaliation. The claimants alleged that, during the course of their employment, a supervisor continually harassed them, calling them derogatory names and subjecting them to a hostile work environment.

**\$5,000,000**  
DEMAND WITHOUT PROOF  
OF MATERIAL DAMAGES

### Sexual and Racial Discrimination

A female sued for sexual and racial discrimination, alleging three of her co-workers made inappropriate comments about her physical appearance. The suit was settled for \$65,000.

SETTLEMENT COSTS:  
**\$65,000**

\*These scenarios are based on actual claims. Insurance policy coverage depends on the facts of each case and the terms, exclusions, and limitations of each policy.



## Get the protection you need today.

You don't have to be in the wrong to be the target of a claim that could wreak havoc on your operations. Protecting your nonprofit organization isn't just about tangibles. It's about protecting your reputation, too. Contact your local Hanover Agent today.



### Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.



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