



## **ACE Mentor Program Insurance Coverage Summaries**

The following summary describes ACE's four insurance policies covering ACE National and its affiliates. This document is for illustration purposes only.

### **1. General Liability**

This policy covers claims made or suits brought against ACE for bodily injury or property damage to third parties, resulting from negligence by ACE and/or its affiliates, including volunteers and staff. Coverage is triggered upon notice to the carrier of an occurrence or a civil legal proceeding alleging damages. An "occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, that may result in bodily injury or property damage and a claim being made against ACE.

### **2. Umbrella Liability**

This policy covers catastrophic losses and is written over the primary general liability policies. An umbrella policy provides excess limits when underlying liability policies have exhausted their limits.

### **3. Sexual Misconduct and Molestation Liability**

This insurance covers ACE and its affiliates from claims of any actual or alleged abuse, molestation, mistreatment or maltreatment of a sexual nature, including, but not limited to, any sexual involvement, sexual conduct or sexual contact, regardless of consent. In general, this coverage extends to any volunteer and staff, past or present. The insurance policy gives a more precise definition of individuals who are covered.

### **4. Management Liability**

Management Liability coverage consists of three parts:

**Directors and Officers Liability** Covers ACE's and its affiliates' boards of directors and officers from claims causing financial loss due to errors or omissions made by board members or officers. Independent contractors are excluded from coverage.

**Employment Practices Liability** Covers ACE, its affiliates, and "insured persons" for any claims alleging discrimination, harassment, wrongful termination or other instances of employment discrimination brought by past, present or prospective "insured persons." In general, "insured persons" includes volunteers and staff.



**Crime Liability** Covers matters such as theft, forgery, funds transfer fraud, credit card fraud and fraudulent money orders. Crime coverage protects ACE and its affiliates for their property being stolen by an employee or third party, depending on the type of theft. In general, an “employee” includes volunteers and staff. Independent contractors are not considered “employees” under the crime coverage.

**Affiliates and mentors should note ACE does not carry auto insurance for them.** For this reason, mentors must not drive students to or from any ACE activity, or for any other reason.

**Only affiliate volunteers and staff listed as “active” or “pending” in the database are covered under ACE’s insurance.** (Board members identified on an affiliate’s current board list posted on its page on the ACE website and ACE database are also covered.)

There are two exceptions.

First, affiliate staff are not covered under ACE’s workman’s compensation policy.

Second, the Employment Practices Liability policy covers past, present and prospective volunteers and staff. (See above for more details.).