

Protect your Director's and Officer's personal assets

Director and Officer's Liability & EPLI Insurance **For Schools**

Excluding New York & Alaska



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Directors & Officers Liability Insurance Including Employment Practices Liability Insurance for Schools—*excluding* New York and Alaska

Nonprofit organizations, regardless of their size and the nature of their business, generally have limited resources to financially protect their Directors, Officers, and employees from potential litigation settlements that may be costly. The personal assets of the Directors, Officers, and employees, along with those of the organization, can be at risk. Our policy is specially designed to offer expanded protection for the ever-changing needs of nonprofit organizations, and includes liability coverage for Directors & Officers, as well as Employment Practices.

Policy Highlights:

- **Broad Definition of Insured**
Includes coverage for the school; all past present and future Directors, Trustees, Officers, employees, volunteers, staff members, students, and substitute teachers, Executive Board Members, committee members, leased employees, and spousal and domestic partner coverage.
- **Broad Definition of Employment Practices Wrongful Acts**
Includes wrongful termination, harassment, discrimination, misrepresentation, failure to promote or employ, wrongful discipline, deprivation of career opportunities, failure to grant tenure, negligent evaluation, retaliation, mental anguish, emotional distress, invasion of privacy, libel, and slander.
- **Broad Definition of Educational Practices Wrongful Acts (Created for schools)**
Includes coverage for claims arising out of suspension or discipline; teaching or instruction; counseling or guidance; grading; placement, admission decisions; scholarships; stipend; and Award Grants.
- **Broad Definition of Claims**
Includes written demands and administrative proceedings, which can be monetary and nonmonetary relief. Our definition also includes Arbitration Proceeding (excludes collective bargaining disputes). Form also includes Front/ Back Pay Pre/Post judgment Interest.
- **Full Prior Acts Coverage**
Full prior acts coverage for any unknown circumstances. Our form does not have a retroactive date, instead carries a prior/pending date.
- **Claims Made Policy**
The policy is written on a duty to defend basis which means company attorneys will be appointed by the carrier to defend the Insured in event of a claim.
- **Telephone Consumer Protection Claim**
\$100,000 sublimit of coverage for Claims related to this act. The sublimit includes coverage for Costs of Defense and assessed penalties, if insurable.
- **Cost of Defense Outside the Limit of Liability**
Cost of defense is provided in addition to the limit of liability. The Insurer assumes the duty to defend the claim; the expenses will not diminish the limit of liability. (In some cases, the retention may apply.) **Not available in all classes.**
- **Cost of Defense for Hour/Wage Claims**
A \$150,000 sublimit is provided for defense costs only to defend the wage and hourly claims. This is built into the wording of our form.
- **Discovery or Extended-Reporting Period:**
Choice of 1-, 2-, or 3-year option built into the wording.
- **Outside Directorship Coverage**
Included in the wording to cover nonprofit 501(c) 3 Organizations for the Directors that are on multiple Boards.
- **D&O/ EPL Risk Management Program**
Available through the outside Law Firm of Jackson Lewis, which includes a toll-free hotline for all your Directors and Officers/Employment Practices Liability basic legal questions.
- **Enhancements Available for an Additional Premium**
Fiduciary Coverage for a separate \$1mm limit with a “\$0” retention available; Workplace Violence Coverage with a \$100,000 sublimit; Cyber, Privacy and Security Coverage that has a \$25,000 sublimit for the crisis fund built into it; Sexual Misconduct Coverage for Defense Costs only, with a sublimit of \$150,000—a questionnaire is required to be completed, reviewed, and accepted prior to approving this coverage.
- **Third-Party Coverage**
Coverage that would cover a third-party sexual harassment type claim in addition to third-party discrimination claims.
- **\$50,000 Additional Limits:**
 - Emergency Travel Expenses for a Director or Officer in the event of a terror event
 - Counseling for employees in the event of a workplace violence act
 - Reimbursement to pay for a public relations firm in the event of an accident that causes the serious injury or death of three or more people

Coverages features described here are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Admitted coverage is underwritten by Great American Insurance Company, a licensed insurer in 50 states and DC. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo, and the word marks Great American®, and Great American Insurance Group®. ©2012 Great American Insurance Company. All rights reserved. 1950-ELD (11/12)