

Protect your Director's and Officer's personal assets

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

Excluding New York & Alaska



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Insurance Inc.

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

The Employment Practices Liability coverage from ISM Insurance Inc. is critical to protect your company and employees from the potentially catastrophic costs of employment litigation. This comprehensive Employment Practices Liability insurance, specially designed for businesses, covers the spectrum of employment-related claims and offers a loss prevention program to minimize the rest of those claims.

Policy Highlights:

- **Broad Definition of Insured**

Includes coverage for all past present and future Directors, Trustees, Officers, Employees, Volunteers, Executive Board Members, and Leased employees. 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, failure to grant tenure, negligent evaluation, retaliation, mental anguish, emotional distress, invasion of privacy, libel and slander.

- **Broad Definition of Claims**

Includes written demands and administrative proceedings which can be Monetary and Non-monetary Relief.

- **Full Prior Acts Coverage**

Full prior acts coverage for any unknown circumstances. Our form does not have a retro-active date. Our form 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.

- **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.)*

- **Punitive, Exemplary or Multiplied Damage Awards**

Covered by the policy by endorsement with the most favored venue wording where allowed by the State. *(Not available in all states.)*

- **Outside Directorship Coverage:**

Available by endorsement for an additional premium to cover non-profit 501© 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 is available with the review of the fiduciary application and the IRS5500's for either a shared limit or a separate limit; Workplace Violence Coverage with a \$100,000 sublimit and Cyber coverage endorsement.

- **Third-Party Coverage**

Coverage for mental anguish and emotional distress to customers, clients or members of the organization for discrimination, sexual harassment, or violation of civil rights related to discrimination or sexual harassment. *(Not available on all classes of business.)*

- **Personal Injury Coverage**

Provides coverage for mental anguish and emotional distress caused by Invasion of privacy, Wrongful Entry, Eviction, False Arrest, False Imprisonment, Malicious Prosecution, and Libel and Slander. *(Not available on all classes of business.)*

- **Independent Contractors Coverage**

Coverage that provides Employment Practices for qualifying independent contractors within the policy wording.

- **Entity Coverage**

Includes coverage for ALL non-profit Organization and its Non-Profit Subsidiaries in which the Organization has 50% or more control.