

*Protect your Directors & Officers' personal assets*

# Directors & Officers Liability & EPLI Insurance **For Schools**

*Excluding New York & Alaska*



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PHONE 302-656-4944  
FAX 302-656-0647

EMAIL [ism@isminc.com](mailto:ism@isminc.com)  
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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, including all past, present, and future Directors, Trustees, Officers, employees, volunteers, staff members, student and substitute teachers; Executive Board Members, committee members, and leased employees. Also includes 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, and 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 non-monetary relief. Our definition also includes arbitration proceedings (excludes collective bargaining disputes). The 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. Our form carries a prior/pending date.
- **Claims-Made Policy**  
The policy is written on a duty-to-defend basis. This 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. Not available for every class.)
- **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 a one-, two- or three-year option built into the wording.
- **Outside Directorship Coverage**  
Included in the wording 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. The hotline service number is 888-544-8320.
- **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.
- **STOPit Program**  
Software app created against bullying that provides a safe, anonymous way for students to report bullying and other inappropriate conduct.