



**Professional
Governmental
Underwriters, Inc.**
The Authority.

9020 Stony Point Parkway
Suite 455
Richmond, VA 23235
800-586-6502
www.pgui.com

Educators Management & Employment Practices Liability

Coverage Features	<i>We welcome a comparison!</i>	
	<i>PGU - The Authority</i>	<i>The Others</i>
Defense in Addition to Limit	Both Options Available	
Covers D&O, E&O and EPL	x	
Covers Loss and Defense for Non-Monetary claims	x	
Modified Consent to Settle Clause with only 50% co-insurance requirement for Insured	x	
Business Invitee (Third Party) Liability covering Emotional Distress, Sexual Harrassment, Discrimination and other allegations	x	
Broad definition of Loss including Back and Front Pay and Punitive Damages with a most favorable venue	x	
Broad definition of Wrongful Act including Personal Injury	x	
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings, subject to exclusions	x	
Severability of the Application for all individual insureds for all exclusions (not just personal profit and fraud exclusions)	x	
75-day free mini-tail	x	
Bi-Lateral ERP options of 1, 2 and 3 years	x	
Policy Non-Cancelable mid-term by carrier, except for non-payment of premium	x	
True Worldwide Coverage	x	
Sub-limit for Wage & Hour (FLSA)	Optional	
Sub-limit for Crisis Management	Optional	
Sub-limit for Fiduciary Liability	Optional	
24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR support	x	

This document is intended to summarize key coverage features generally available.

It does not summarize your quotation / indication.

Please review the entire quotation / indication and policy form and endorsements for specific details.