



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

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## ***Police Professional Liability***

<b><i>Coverage Features</i></b>	<b><i>We welcome a comparison!</i></b>	
	<b><i>PGU - The Authority</i></b>	<b><i>The Others</i></b>
Occurrence and claims-made options	Both Options Available	
Defense in Addition to Limit	x	
Broad coverage for law enforcement wrongful acts including: Premises liability, Coverage for off-duty/"moonlighting" activities, if departmentally approved, and Coverage for law enforcement assistance rendered pursuant to mutual-assistance agreements	x	
Modified Consent to Settle Clause with only 50% co-insurance requirement from Insured	x	
Broad definition of insured including political subdivision of Named Insured and its public officials for vicarious liability arising from law enforcement activities of Named Insured	x	
Coverage available for schools, colleges, universities, ports and airports	x	
Broad definition of Wrongful Act / Occurrence including Personal Injury	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	

***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.***