



**Professional
Governmental
Underwriters, LLC**

The Authority.

PGU is The Authority® on

Educators Management & Employment Practices Liability

Coverage Features:

Defense in Addition to the Limit (<i>unless otherwise endorsed</i>)	✓
D&O/E&O/EPL coverage form	✓
Reimbursement of Defense Expense sublimit for claims alleging an IEP Act, Collective Bargaining Act, or Student Program Act	✓
Modified Consent to Settle (soft hammer) Clause with only 40% co-insurance requirement for insured	✓
Intentional/Criminal Acts Exclusion to include defense reimbursement until final favorable adjudication	✓
Business Invitee (Third Party) Liability covering Emotional Distress, Sexual Harassment, Discrimination and other allegations	✓
Broad definition of Loss including Back & Front Pay and Punitive Damages with a most favorable venue up to policy limits	✓
Broad definition of Wrongful Act including Personal Injury	✓
Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearings (<i>subject to exclusions</i>)	✓
75-day mini-tail at no cost	✓
Bi-Lateral ERP options of 1, 2 and 3 years	✓
Sub-limit for Wage & Hour (FLSA)	Available by Endorsement
Act of School Violence Crisis Management sublimit	Available by Endorsement
Sub-limit for Fiduciary Liability	Available by Endorsement
Defense Only Reimbursement Coverage for Breach of Contract	Available by Endorsement
24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR support	✓

This document is intended to summarize key coverage features generally available. It does not summarize your quotation/indication. Please review the entire quotation/indication, policy form and endorsements for specific details.

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