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- True follow form policies
- Capacity up to \$5M limits
- Competitively priced



About PGU

Professional Governmental Underwriters

is a full-service risk management company dedicated to assisting governmental and educational entities with their professional liability exposures. Our clients include municipalities, special service districts and educational entities of all sizes. Our carriers are all rated "Excellent" or better by A.M. Best. To find out more about how PGU can help you, please contact us today.



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**Professional
Governmental
Underwriters, LLC**

**The Authority.
The Authority.**

Quick Reference Guide

Public Officials

Educators

Police

Providing
risk management
solutions
with exceptional
service.

Public Officials Management & Employment Practices Liability

Eligible Risks *(including but not limited to)*

- Utility Authorities (Water, Sewer, Gas, Electric, Clean Water and Solid Waste Disposal)
- Airport, Transit, Port, Hospital and Parking Authorities
- Industrial Development and Special Tax Assessment Authorities, Community Renewal and Improvement Districts
- Land Reclamation
- Fire Protection Districts
- Public Libraries
- Convention, Stadium and Arena Authorities
- Alcohol Beverage Control Boards

Coverage Features *(including but not limited to)*

- D&O/E&O/EPL Coverage Form
- Defense in Addition to the Limit *(unless otherwise endorsed)*
- Sub-limits for Crisis Management and Defense for Non-Monetary Claims
- Modified Consent to Settle (soft hammer) Clause with only 40% co-insurance requirement for insured
- Business Invitee (Third Party) Liability covering Emotional Distress, Sexual Harassment, Discrimination, and other allegations
- Broad definition of Loss including Back and Front Pay and Punitive Damages with a most favorable venue up to policy limit
- Broad definition of Wrongful Act including Personal Injury
- Broad definition of Claim including coverage for regulatory proceedings, arbitration hearings and EEOC hearing (subject to exclusions)
- 75-day mini-tail included at no cost
- Bi-Lateral ERP Options of 1, 2 and 3 years
- 24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR Support

Educators Management & Employment Practices Liability

Eligible Risks *(including but not limited to)*

- Public Schools & Districts
- Charter Schools
- Private, Not-for-Profit Schools (both religious and non-religious)
- Universities, Colleges, Junior & Community Colleges as well as some Vocational Schools
- Post-Graduate & Professional Schools
- Educational Service Districts & Coops
- Special Education
- Preparatory Schools and Military Academies

Coverage Features *(including but not limited to)*

- D&O/E&O and EPL coverage form
- Defense in Addition to the Limit *(unless otherwise endorsed)*
- 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% coinsurance requirement for insured
- 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 limit
- Broad definition of Wrongful Act including Personal Injury
- Broad definition of Claim including coverage for regulatory proceedings, arbitration hearing and EEOC hearing (subject to exclusions)
- 75-day mini-tail at no cost
- Bi-Lateral ERP Options of 1, 2 and 3 years
- 24/7 Toll-free and on-line access to Employer HELPLINE for employment law and HR support

Police Professional Liability

Eligible Risks *(including but not limited to)*

- Municipal, County, Township, Borough, Village and Parish Police Departments and Sheriff's Offices
- SRO (school resource officers)
- University and College Campus Police
- Port, Airport, and Transit Authority Law Enforcement
- SPCA police (HLEO - Humane Law Enforcement Officers)

Coverage Features *(including but not limited to)*

- Occurrence and Claims Made
- Defense in Addition to the Limit *(unless otherwise endorsed)*
- 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
- Civil rights friendly auto exclusion
- 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
- Broad definition of insured including individual officers as well as political subdivisions of Named Insured
- Broad definition of Wrongful Act/Occurrence including Personal Injury involving: Assault and Battery; Discrimination; False Arrest; Malicious Prosecution; Humiliation or Mental Distress; Violation of civil rights protected under 42 USC 1981 et seq; Violation of property rights; Wrongful entry or eviction
- 75-day mini-tail included
- Bi-Lateral ERP Options of 1, 2 and 3 years
- Line of Duty Death Coverage