



**Professional
Governmental
Underwriters, LLC**

The Authority.

**PGU is *The Authority*® on
Police Professional Liability**

Coverage Features:

Occurrence and Claims-Made	Both Options Available
Defense in Addition to the Limit (<i>unless otherwise endorsed</i>)	✓
Broad coverage for Law Enforcement Wrongful Acts including: Premises Liability, Coverage for off-duty “moonlighting” activities <i>if departmentally approved</i> , and Coverage for law enforcement assistance rendered pursuant to mutual-assistance agreements	✓
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 subdivision of Named Insured	✓
Coverage available for Cities, Townships, Boroughs, Villages and Counties, as well as, Educational Institutions, Airport, Port, Transit Authorities and more!	✓
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	Available by Endorsement
Line of Duty Death Coverage	Available by Endorsement

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.

Professional Governmental Underwriters | 4870 Sadler Road, Suite 102, Glen Allen, VA 23060

Toll Free: 800-586-6502 | www.pgui.com