

Cemeteries - Directors & Officers, Public Officials and Employment Practices Liability Coverage

Cemeteries may include: For Profit entities, Non Profit entities or Special Service Districts.

NON PROFIT COVERAGE HIGHLIGHTS:

- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Defense outside the Limit of Liability
- ▶ Lifetime Occurrence Reporting Provision
- ▶ Punitive Damages coverage where insurable by law
- ▶ Optional Fiduciary Liability coverage extension
- ▶ Outside Directorship Liability coverage
- ▶ Coverage for both Monetary and Non-Monetary claims included
- ▶ Coverage for Full Prior Acts included
- ▶ Policy is non-cancelable except for non-payment of premium
- ▶ Extension for Spousal Liability

EMPLOYMENT PRACTICES LIABILITY COVERAGE

HIGHLIGHTS:

- ▶ Free Human Resources Helpline with unlimited number of calls and no time limits (when EPL is purchased)
- ▶ No Intentional Acts Exclusion
- ▶ Third Party Sexual Harassment and Discrimination coverage
- ▶ Named Peril coverage for Employment claims arising out of company Internet and Email
- ▶ Wrongful Employment Act definition expanded to include:
 - Demotion
 - Failure to promote
 - Retaliation
 - Wrongful discipline
 - Negligent evaluation/training/supervision
 - Workplace harassment
 - Employment related misrepresentation
 - Workplace tort

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation

