

Public Officials Liability For Special Service Districts

WHY SPECIAL SERVICE DISTRICTS NEED DIRECTORS AND OFFICERS (D&O) AND EMPLOYMENT PRACTICES LIABILITY (EPL):

- ▶ Directors and officers can be sued individually for their decisions on behalf of the entity. The only protection between a claim and their personal assets may be a D&O Policy
- ▶ The average D & O claim costs \$267,000
- ▶ The average cost to defend a claim resulting in litigation exceeds the annual budget of nearly 85% of all Special Service Districts
- ▶ Over 30 million employment cases have been filed in federal, state, and local courts
- ▶ Sixty-five percent of employers who have fired an employee have been hit with a lawsuit
- ▶ Seventeen percent of all employment claim awards against governmental entities are in excess of \$1 million
- ▶ Over 40% of all Employment Practices claims are brought against firms with less than 100 employees.

Why you should purchase the United States Liability Insurance Group's Public Official Liability Policy:

The following are important coverages to have in your policy. Check to make sure you have all of these features

| COVERAGE FEATURES | OUR GROUP | COMPETITORS' POLICY |
|--|-----------|---------------------|
| Separate Limits of Liability for D&O and EPL Claims (D&O Limit is not eroded by employment claims) | ✓ | ? |
| Defense Outside the Limit of Liability on all Claims | ✓ | ? |
| Punitive Damages where insurable by law, included automatically. Not available in Alabama and Texas | ✓ | ? |
| Third Party Harassment and Third Party Discrimination Coverage | ✓ | ? |
| Unlimited Extended Reporting Period for Former Officials (Occurrence - type protection for former Officials) | ✓ | ? |
| Optional Fiduciary Liability Coverage Extension | ✓ | ? |
| Full Prior Acts Option | ✓ | ? |
| Bilateral Discovery for 1, 2 and 3 years | ✓ | ? |
| Duty to defend | ✓ | ? |
| Spousal Extension | ✓ | ? |
| No Intentional Acts Exclusion on EPLI Claims | ✓ | ? |
| Risk Management Services- Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center | ✓ | ? |

Why Choose to be Insured with United States Liability Insurance Group?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).
- ▶ Insure your financial well-being with a stable Company that will be there to pay your claim.