

Coverage is offered on a program basis through Professional Governmental Underwriters, Inc. (PGU).

### Ned Daly

V 800 586 6502  
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**Professional  
Governmental  
Underwriters, Inc.**  
**The Authority.**

## Eligible Risks

### Preferred

- Public, Private, Not-for-profit, and For-Profit Educational Institutions, comprised of:
  - Primary, intermediate, and secondary schools (grades K-12), including charter and/or magnet schools

### Selective

- Colleges, universities, and other educational facilities

## Coverages

- Educators Management Liability and Errors and Omissions (E&O) Liability
- Employment Practices Liability (EPL) and Third-party Liability
- School Violent Acts Crisis Management Expenses (see reverse for more details)

## Limits

- Up to \$5 million for E&O / EPL
- Up to \$250,000 for School Violent Acts, in addition to limits for E&O / EPL

## Features & Highlights

- Defense expenses outside the limits for E&O, EPL and Third-party Liability claims, other than those seeking non-monetary relief
- Full policy limits for claims seeking non-monetary relief
- Broad EPL coverage
- Broad definition of Employee
- Third-party coverage, including coverage for emotional distress
- Sexual Abuse & Molestation Defense Reimbursement Coverage
- Defense expenses coverage, in addition to the limits, for certain claims involving:
  - Individual Education Plans (IEPs)
  - Breach of collective bargaining agreements
  - Discrimination / failure to integrate or segregate
- Broad definition of Claim, including administrative, regulatory proceedings or formal investigations
- Broad definition of Insured; includes Directors and Officers, Trustees, School Board Members, Employees
- Loss includes pre- and post-judgment interest and punitive damages, where insurable, with most favorable venue (punitive coverage is offered at full limits)
- Reporting of claims made during policy period allowed for 75-days after policy, without need to purchase tail
- Bilateral ERP with options for 1, 2, and 3 years
- Severability of Insureds with respect to statements in the application
- Worldwide territory, provides coverage for claims brought outside U.S. (some territorial restrictions on School Violent Acts)
- Non-cancellable by Insurer, except for failure to pay premium
- Risk Management for Employment Practices featuring HELPLINE Services

### Darwin National Assurance Company

9 Farm Springs Road  
Farmington, Connecticut 06032  
V 860 284 1300 F 860 284 1301  
www.darwinpro.com

## Geographic Restrictions

None; written on a surplus-lines basis  
Admitted product available in selected states

## Act of School Violence Crisis Management Coverage

School violent acts coverage is available as an endorsement to the Educators Professional Liability policy to pay crisis management-related expenses following an act of school violence.

## Limits

Up to \$250,000 per act / \$250,000 aggregate

## Features & Highlights

- Coverage available by endorsement to entities that are eligible for educators professional liability coverage
- First-dollar coverage available (some risks subject to deductible)
- Eligible crisis management expenses include expenses incurred by the Named Insured related to:
  - o Public relations
  - o Insured's travel / printing
  - o Extraordinary travel expenses for victim's family
  - o Post-violence avoidance improvements
- School emergency response plans and the vendors providing crisis management services need not be carrier-approved
- Carrier does not invoke control of crisis management services, even if exposure under policy exists
- Funds available immediately following covered violent acts
- Coverage can be triggered by a credible threat communicated to the Named Insured, prior to actual bodily injury being suffered by any victims

## Submission Requirements

Coverage is offered on a program basis through Professional Governmental Underwriters, Inc. (PGU). Eligible risks may be submitted to:

Ned Daly  
V 800 586 6502  
F 804 272 7852  
E ndaly@pgui.com  
9020 Stony Point Parkway  
Suite 455  
Richmond, VA 23235



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This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin-member companies, which include Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd, which has earned an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Consult your insurance advisors or legal counsel for guidance on issues specific to your organization.  
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