

Eligible Risks

Municipal Government Entities

- Cities
- Towns
- Townships
- Boroughs
- Villages
- Counties
- Other municipal authorities

Special Service Districts or Commissions (limited purpose governmental units), including but not limited to those districts or commissions rendering services relating to:

Preferred

- Agriculture
 - Pest control, irrigation, land reclamation
- Board of Elections
- Economic development
 - Special tax assessment, community renewal
- Environmental protection
 - “Clean water” districts, soil conservation, air pollution control, aquifer protection, wildlife conservation
- Housing authorities (2,500 units or less)
- Library services
- Parks and recreation
- Public health
 - Sanitation, public cemetery, hospitals, clinics, nursing homes or other emergency health or social services, alcohol beverage control boards
- Public safety
 - Emergency communications, flood control and drainage, fire protection
- Transportation
 - Airport authorities, transit authorities, highway, road and bridge and other infrastructure development

Selectively Underwritten

- Economic development
 - Cultural arts, stadium and convention facility development; industrial development
- Housing authorities (>2,500 units)
- Port districts
- Public utilities (gas; electric; water / sewer / solid waste disposal)
- Other metropolitan services

Coverages

- Public Officials Management Liability and Errors & Omissions (E&O) Liability
- Employment Practices Liability (EPL) and Third-party Liability

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

Ned Daly

V 800 586 6502
F 804 272 7852
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**Professional
Governmental
Underwriters, Inc.**

The Authority.

Darwin National Assurance Company

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

Limits

- Up to \$5 million 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
- Defense expense coverage for claims seeking non-monetary relief
- Broad definition of Public Officials Wrongful Act also provides coverage for Personal Injury and liability arising out of violation of civil rights under federal, state or local law
- Sexual Abuse & Molestation Defense Reimbursement Coverage
- Supplementary Payments coverage, in addition to the limit, for loss of earnings resulting from investigation or defense of claim
- Broad definition of Insured; includes Officials, Directors and Officers, Employees
- Broad definition of Employee
- Broad definition of Claim, including administrative, regulatory proceedings or formal investigations
- Covered Loss includes pre-judgment and post-judgment interest
- Coverage for punitive damages is included in form, with most favorable venue, at full policy limits
- Coverage provided for incidents that are reported during policy that eventually result in claim after policy expiration, without the need to purchase tail (incident sensitive form)
- Reporting of claims made during policy period allowed for 75-days after policy expiration, without the 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 the U.S.
- Non-cancellable by Insurer, except for failure to pay premium
- Risk Management for Employment Practices featuring HELPLINE Services

Geographic Restrictions

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

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
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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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