

Eligible Risks

- Municipal police departments
- Sheriff's offices
- 911 Dispatch services
- Correctional facilities
- Specialized law enforcement agencies serving:
 - o Transit systems
 - o Public / private schools, including colleges and universities
 - o Housing authorities
 - o Alcohol Beverage Control Boards
 - o Humane societies
 - o Parks and recreation / forestry / fish and wildlife
 - o Water resources, waterways and boating
 - o Other special service districts

Limits

Up to \$5 million

Features & Highlights

- Occurrence and claims-made options available
 - Defense expenses outside the limits
 - Broad definition of law enforcement occurrence includes coverage for:
 - o Bodily injury, property damage and personal injury (including violation of civil rights and property rights) arising from law enforcement activities
 - o Bodily injury arising out of Insured's premises
 - o Automatic coverage for "moonlighting" / off-duty activities, if departmentally approved
 - o Automatic coverage for assistance rendered under mutual aid agreements, with coverage for other forms of assistance available on a scheduled contracts basis
 - Supplementary payments coverage, in addition to the limit, for:
 - o Loss of earnings resulting from investigation or defense of claim
 - o First aid or emergency medical care
 - Broad definition of Insured
 - Broad definition of claim, including certain administrative or regulatory proceedings
 - Covered loss includes pre-judgment and post-judgment interest
 - Coverage for punitive damages available by endorsement
- For Claims Made Policies:
- o 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)
 - o Reporting of claims made during policy period allowed for 75-days after policy expiration, without the need to purchase tail
 - o 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 US
 - Non-cancelable by Insurer, except for failure to pay premium

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

Ned Daly

V 800 586 6502
F 804 272 7852
E ndaly@pgui.com



**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

Line of Duty Death Coverage

Coverage available as an endorsement to the Police Professional Liability policy to pay crisis management and family related expenses following the covered line of duty death of an on-duty, insured officer.

Features & Highlights

- Eligible crisis management and family expenses include reimbursement for expenses incurred by the named insured related to:
 - Public relations fees and costs to restore public confidence in the department
 - Reasonable and necessary expenses on behalf of the officer's family to mitigate their loss; including funeral, burial, travel expenses and certain other expenses or payments.
- First-dollar coverage available (some risks subject to deductible)
- Limits up to \$50,000 per event / \$100,000 aggregate per policy period.

Geographic Restrictions

None; written on a surplus lines basis
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
E ndaly@pgui.com
9020 Stony Point Parkway
Suite 455
Richmond, VA 23235



**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

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.
© Darwin National Assurance Company. All Rights Reserved.