

# PUBLIC OFFICIALS LIABILITY FOR SPECIAL SERVICE DISTRICTS

- ⦿ Risks with revenues up to \$25,000,000 and 200 employees (part time and seasonal each count as half an employee)
- ⦿ Eligible classes include, but are not limited to:



Cemetery	Drainage district	Local planning commission	Tourism district
Civic organization	Economic development district	Museum	Transit authority (local)
Conservancy district	Economic improvement authority	Park	Transportation development district
Conservation district	Fair	Private industry council	Water district
Convention district	Golf club*	Recreation district	Watershed district
Council of government	Housing authority*	Regional planning district	Weed and pest control district
Country club*	Irrigation district	Sanitation district	Workforce development board
Cultural arts district	Library district/system	Sewer district	Zoo

\* Not eligible for third-party coverage option on employment practices liability coverage

## PRODUCT ADVANTAGES

- ▶ Separate limits of liability for directors and officers and employment practices liability claims (directors and officers limit is not eroded by employment claims)
- ▶ No professional services exclusion on most accounts
- ▶ Defense outside the limit
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Unlimited extended reporting period for former elected or appointed officials
- ▶ Full prior acts coverage
- ▶ Optional fiduciary liability coverage
- ▶ Duty to defend
- ▶ Spousal extension
- ▶ Extended reporting period with options for one, two and three years
- ▶ Admitted in all states except AK, NY and VT
- ▶ A.M. Best rated A++ carrier

## AVAILABLE LIMITS

- ▶ Public officials liability up to \$5,000,000
- ▶ Employment practices liability up to \$5,000,000 (cannot exceed the public officials liability limit)
- ▶ Fiduciary liability up to \$1,000,000 (shares public officials liability limit)

## RETENTIONS

- ▶ Public officials liability starts at \$0
- ▶ Employment practices starts at \$1,000



## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Airport authority	Emergency dispatch center	Land reutilization board	Reclamation district
Alcohol control board	Erosion (shore preservation) authority	Local, city, county, town, borough, parish, village government	Redevelopment authority
Amusement park	Finance authority	Medical facility	Sports authority
Appraisal district	Fire protection district	Parking authority	State boards
Cargo transport district	Fire department	Police departments	Student loan authority
Children and family commission	Health care district	Port authority	Tax assessment district
Community development district	Investment pool	Public school board	Toll authority
Corrections commission	Jails/Detention center	Railroad	Utility

- ▶ Over 200 employees (part time and seasonal each count as half an employee)
- ▶ Located in LA and WV
- ▶ Districts that provide power services
- ▶ Local planning commissions that use enforcement powers or hear appeals on zoning issues
- ▶ Bond rating of BB or lower

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

