



**AMERICAN INDIAN MODEL SCHOOLS
DIRECTORS & OFFICERS OFFER**

COMPANY: Professional Governmental Underwriters Insurance Company (On Indian Harbor Paper) is a Non Admitted company in the state of California. Ironshore is headquartered in Stamford, CT with a financial rating of 'A'(Excellent) by A.M. Best, insurance rating source.

LIABILITY: (CLAIMS-MADE) prior and pending date 3/31/2016

\$ 1,000,000 Part A: **Educators Legal Liability** - The Organization, Shall mean a past, present or future duly elected or appointed director, officer, trustee, trustee emeritus, executive director, department head, committee member (of duly constituted committee of the Nonprofit), staff or faculty member (salaried or non-salaried), Employee or volunteer of the Nonprofit. Coverage will automatically apply to all new persons who become Insured Persons after the inception date of this policy.

Wrongful Acts – any actual or alleged act, omission, error, misstatement, misleading statement, neglect or breach of duty, or Employment Practices Wrongful Act, by any Insured Person in their capacity as such with the Nonprofit.

\$ 1,000,000 Part B: **Employment Practices Liability**- Shall mean any Claim brought by or on behalf of any past, present, or future Employee of the Nonprofit Entity or Outside Entity, or any applicant for employment with the Nonprofit organization alleging an employment practices Wrongful Act.

Included Harassment/Bullying Coverage

Cost of Defense is included in the limits of liability

\$ 50,000 Retention (deductible)

COST SUMMARY:	\$ 49,984.00	Premium	
	\$ 1,506.87	Surplus Lines Tax	
	\$ 100.46	Stamping Tax	
	\$ 245.00	Policy Fee	
	\$ 300.00	Broker fee	
	\$ 52,136.33	Total	(Down payment is \$17,148)

This is a summary see policy for insuring agreement, definitions and exclusions.