



**AMERICAN INDIAN MODEL SCHOOLS
DIRECTORS & OFFICERS RENEWAL SUMMARY
3/31/2021**

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 outside of the limits of liability (unlimited)

\$ 50,000 Retention (deductible)

Features/Enhancements:

Punitive Damages	Included
Personal Injury	Included
Third Party Wrongful Acts	Included
Non-Monetary Relief	Included
Loss of Earnings	Included



By purchasing this coverage, you will have the opportunity to register for our PGU Employer Resource Center that provides unlimited, specific, documented, and confidential advice from employment law attorneys. It also provides on-line training courses, including sexual harassment prevention, available for both supervisors and employees. As well as, on-line tools; a state-specific employee handbook builder, forms, posters, news, and more.

COST SUMMARY:	\$ 48,893.00	Premium
	\$ 1,474.14	Surplus Lines Tax
	\$ 122.85	Stamping Tax
	\$ 245.00	Policy Fee
	<u>\$ 300.00</u>	<u>Broker fee</u>
	\$ 51,034.99	Total

To bind coverage, payment in full or the down payment of \$17,109 is due by 3/30/2021. Payment can be made here:



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

Optional coverages:

- Lower deductible (\$25,000) = and additional premium of +\$8,353
- Deadly Weapon Coverage = Estimated pricing is \$5,500

EMPLOYERS FACE CONTINUOUSLY CHANGING EMPLOYMENT LAWS AND ONGOING EMPLOYEE ISSUES. The PGU Employer Resource Center is here to help with these challenges and deliver thousands of dollars of risk management value to your organization. These services have helped thousands of employers protect themselves from risk, and we encourage you to take full advantage.

Unlimited, specific, documented, and confidential advice from employment law attorneys



Online training courses, including sexual harassment prevention, available for both supervisors and employees



Online tools: a state-specific employee handbook builder, forms, posters, news, and more

== THOUSANDS OF DOLLARS
IN ANNUAL EMPLOYER VALUE

HOW DOES THE PGU EMPLOYER RESOURCE CENTER WORK?

Employers are provided valuable services and will be personally introduced to the following:

- + Direct access to employment law attorneys to receive confidential, documented responses to your organization's specific questions
- + Resources that address over 50 different employment law and HR/risk management issues
- + Live and recorded topical webinars, many with CE credits for HR personnel
- + A state-specific employee handbook and policy building tool and online training courses
- + Proactive regulatory updates based on each user's selected preferences
- + Dedicated relationship managers that can help you take full advantage of these benefits