



**AMERICAN INDIAN MODEL SCHOOLS  
DIRECTORS & OFFICERS LIABILITY RENEWAL  
3/31/2023**

**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) Full prior acts coverage**

\$ 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

\$ 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.

<b>COST SUMMARY:</b>	\$ 51,863.00	Premium
	\$ 1,563.24	Surplus Lines Tax
	\$ 93.79	Stamping Tax
	\$ 245.00	Carrier Policy Fees
	\$ 300.00	Broker fee
	<b>\$ 54,065.03</b>	<b>Total</b>

To bind coverage, payment in full or the down payment of \$13,925.01 is due by 3/20/2023. Payment can be made here:



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

**Optional coverages:**

- Deadly Weapon Coverage = Estimated pricing is \$5,500