

Product Profile

# Association Professional Liability Insurance

## Financial protection for associations and those who serve them to weather costly errors and omissions lawsuits

**Association Professional Liability Insurance** is a broad Professional, Directors & Officers, and Employment Practices Liability Insurance Policy designed for trade and professional associations that provide wide ranging services for members from coordinating lobbying efforts, conventions and public information programs, to delivering specialized training and education. Associations that provide and publish information for members can be vulnerable to claims of copyright or trademark infringement, plagiarism, misappropriation of ideas, piracy, etc.

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### Coverage Highlights

- Duty to defend a lawsuit, no matter how groundless or fraudulent
- Intellectual property coverage including copyright or trademark infringement and piracy or misappropriation of ideas
- Coverage for claims arising from the publication or utterance of libel, slander or other defamatory or disparaging materials or remarks

### Value-Added Services

This highly-sought service is included with all policies:

- **eDelivery®:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.
- **EPL Pak® Premier:** Premier services from Jackson Lewis, LLP, a premier employment law firm with offices throughout the United States; includes Title VII harassment and discrimination training, Internet-based HR Compliance reference system, and a Recruiting, Retaining and Terminating Employees Manual.

### Unique Coverage Details

- The policy can be enhanced to include coverage for claims alleging employment practices violations, including retaliation

### Claims Scenario

An association inadvertently placed links to related websites on its own site, violating a trademark of a third party. The association was sued for failing to remove the link resulting in over \$25,000 in legal defense costs.

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

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