

MuniPro[®]

Public Officials and Employment Practices Liability Insurance

While “Qualified Immunity” protects public officials in many cases from the consequences of performing their discretionary functions, public officials can still be held liable for negligence in implementing policy and executing their duties, as well as under certain federal laws, including claims for employment practices violations. The personal assets of elected or appointed officials, as well as the assets of the public entity itself, are also vulnerable to civil liability.

MuniPro[®], Public Officials and Employment Practices Liability Insurance, is designed to address the significant exposures faced by public entities and those who serve them. MuniPro responds to claims brought against an insured public entity, its employees and volunteers for any alleged or actual breach of duty, neglect, error, misstatement or omission in the course of public duties. Defense is provided for claims, even if the allegations are ultimately proven groundless. Coverage also extends to protect insureds from claims arising from any of eleven employment practices violations, including retaliation claims.

Additional Highlights

MuniPro provides:

- A broad definition of “insured,” encompassing:
 - Persons who were, are or shall be lawfully elected or appointed officials
 - Employees of the public entity
 - Commissions, boards or other units, their members and employees
 - Volunteers acting on behalf of the public entity
 - Officials and employees appointed to serve on an outside tax-exempt entity’s board
- Full Prior Acts coverage
- Limits up to \$25 million
- Duty to defend
- Defense costs coverage, paid in addition to the limit of liability
- Coverage for an insured’s estates, heirs, legal representatives or legal spouse
- Defense costs coverage in claims seeking non-monetary relief (up to a \$100,000 sub-limit)
- Coverage for punitive damages where insurable by law (up to a \$50,000 sub-limit)
- An automatic extended 60-day reporting period if the insured does not purchase replacement coverage

Special Enhancements

MuniPro can be enhanced to include:

- Coverage for employment practices liability claims alleging libel, slander and emotional distress
- Employment practices liability coverage for the insured entity's Law Enforcement Agency or Fire Fighting Authority

The Focus

MuniPro is designed expressly for:

- Local governments, including cities, towns, townships, boroughs, villages, counties and parishes
- Special districts, including single purpose agencies, authorities, commissions and special boards, such as water/sewer authorities, transit authorities, sports arenas/convention centers, parks departments and port (sea and air) authorities

Public Officials at Risk...

- Forced to relocate, a local business owner sued the city for wrongfully changing the zoning where his business had been situated. The case settled with the city paying \$275,000, plus \$273,000 in defense costs.
- Several clerical staff members sued the town that employed them alleging age discrimination and wrongful discharge. The case settled for \$403,000, plus \$32,000 in defense costs.

To learn more about MuniPro, please visit www.chartisinsurance.com, email executiveliability@chartisinsurance.com, or contact your insurance broker.

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Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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Insurance coverages are underwritten by member companies of Chartis. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Coverage may not be available in all states. Issuance of coverage is subject to underwriting.

The scenarios summarized above are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.