

Product Profile

MuniProSM

Professional liability and employment practices liability insurance for public officials

MuniPro is a broad Professional, Directors & Officers, and Employment Practices Liability Insurance Policy aimed to protect elected and appointed public officials, employees and volunteers from claims of negligence, errors, misstatements or omissions in the course of executing their duties as members of a public entity. This includes board members, administrators or directors of a public entity, such as a local government (city, township, boroughs etc) or a special district (transit, port, water and utility, authorities etc).

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Coverage Highlights

- Duty to defend a lawsuit, at our cost regardless if deemed groundless or fraudulent
- Coverage for claims of libel, slander, and defamation
- Coverage for acts that may have occurred prior to purchase of the policy

Value-Added Services

These highly-sought services are 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

- Employment practices liability coverage for claims alleging wrongful termination, discrimination, sexual harassment, or failure to promote
- Separation of responsibilities for individual board members, so that fraudulent actions of other board members are not imputed on the insured person

Claims Scenario

An employee claims that they are sexually harassed by a supervisor and sues the public entity alleging that the entity failed to take steps to prevent the supervisor's actions. The public entity settles the case for over \$250,000.

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All products are written by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the coverage described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance coverage is subject to underwriting. Coverage may not be available in all jurisdictions. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. In other locations, coverages are provided by local affiliates of Chartis LLC.

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.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.