



The Solution for Public Officials Protection

Quaker Special Risk has the capability of combining Public Officials with EPLI for complete coverage

The Public Officials / Employment Practices Liability Insurance package combines coverage to help protect the personal assets of a Public Entity's elected and appointed officials, as well as the financial well-being and stability of the Public Entity itself. With the ability to tailor policies specifically for different municipalities, governmental bodies, or any department or unit therein, we can provide the solutions necessary to properly protect against breaches of duty, neglect, error, misstatement, or omission while in the performance of their duties for the Public Entity.

Tailored Coverage for Public Entities

- Up to \$15M of capacity
- Deductibles starting at \$25,000
- Defense outside the limits available up to the policy limit
- Defense sublimit available for claims seeking non-monetary relief
- Third party coverage available
- Full Entity Coverage
- No Panel Counsel Requirement
- Broad definition of Insured that includes all elected or appointed Public Officials, commissions and boards under the jurisdiction of the Public Entity, and volunteers
- Notice for a Claim made during the Policy Period permitted until 45 days after the Policy expiry
- Employment Practices Coverage for the Public Entity and Insured Persons
- Coverage for Claims made through the U.S. Equal Employment Opportunity Commission
- Coverage for 11 enumerated Employment Practices Acts
- Coverage for lawful spouse or domestic partner for a Wrongful Act of an Insured Person
- Coverage for estates and legal representatives in the event of death, incapacity or bankruptcy of an Insured Person
- Automatic extended 60-day reporting period if the insured does not purchase replacement coverage
- Coverage can be added via endorsement for Employment Practices Liability for the insured entity's Law Enforcement Agency or Fire Fighting Agency
- Targeted Entities: Counties, Transit Authorities, Power Authorities, Airports, Housing Authorities and Municipalities