

UNION LIABILITY INSURANCE FOR LABOR ORGANIZATIONS

- Combination Directors & Officers and Errors & Omissions coverage
- Internationally recognized carrier
- Limits available up to \$5,000,000
- Provides coverage for the entity as well as Directors, Trustees, Officers, Employees, Shop Stewards and Business Agents
- Spousal liability
- Duty to defend coverage
- Organization has the right to select counsel
- Pay on behalf of wording
- Coverage for employment related disputes including mental anguish and emotional distress (unless excluded by endorsement)
- Optional labor leader endorsement limit is in addition to policy limit, individual retention is waived
- Optional labor leader endorsement aggregate limit is now \$500,000 for all leaders scheduled

*This is a summary of the Union Liability Insurance policy features
The language of the policy will determine the coverage provided.*

Labor Organizations have many unusual exposures that make them ineligible for the non-profit market. Examples of potential wrongful acts include, but are not limited to:

- The financial management of the Union
- The fair representation of all Union members
- Any Union election
- The denial of Union membership to anyone
- The recruitment of Union members
- The disciplining or expulsion of any Union members
- The processing of any Union members grievance
- False arrest, wrongful detention or imprisonment, or malicious prosecution
- Libel, slander, defamation of character
- Wrongful entry, eviction or other invasion of the right of privacy
- Infringement of copyright, trademark or other unauthorized use of title

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