



Trustees' E&O D&O EPLI



Brokers' Risk®

— navigating alternative risk

For Self-Insurance Groups and Their Sponsoring Associations

In 1981, Brokers' Risk introduced its Trustees' Errors and Omissions Insurance Program to address the specific Errors and Omissions and Directors and Officers Liability needs of self-insurance groups. Since that time, Brokers' Risk has cultivated exceptional knowledge of self-insurance groups, as well as expertise in claims handling.

Brokers' Risk Trustees' Errors and Omissions Insurance Program covers the self-insurance entity, its board members, employees, and duly constituted committees. Optional coverage is available to the sponsoring association to cover the association, its Directors and Officers, and employees.

Program Highlights

- Tailored to the specific needs of self insurance pools
- Comprehensive and customized coverage
- Competitive premiums
- Product available nationwide
- Broad definitions of Insured and Claim
- Employment Practices Liability coverage
- Coverage for pool's in-house insurance operations, including underwriting and claims
- Coverage can be extended to employed attorneys
- Punitive damages where insurable
- Full prior acts coverage available
- Aggregate deductible option

Limits

- Up to \$10M Aggregate

Target Risks

- We offer coverage to all types of self insurance pools, including Workers' Compensation, Property, General Liability, Employee Benefits, Medical Malpractice, among others.
- We will consider risk retention or risk purchasing groups, captives, mutual insurance companies and intergovernmental cooperatives.

Excellent Rating

The insurance is underwritten by Brokers' Risk on behalf of Certain Underwriters at Lloyd's, London. Lloyd's is rated A (Excellent), class XV by A.M. Best Company.

Frequently Asked Questions

Why does a self insurance pool need this coverage?

As entities, self insurance pools face significant litigation risks in their day to day operations. The individual trustees, executives and employees also face exposure in their duties to protect the financial stability of the organization they serve.

Litigation against self insurance pools typically alleges that the entity and certain individuals acting on behalf of the entity were negligent in the management of the operations or assets of the pool. Other common allegations include breach of fiduciary duty, negligent administration of a program, improper claims handling and wrongful employment practices.

Disputes can be initiated by the pool's members, vendors, third party administrators and reinsurers.

Who is covered under this policy?

- Self insurance pools, funds, and trusts
- Sponsoring associations
- Boards of directors and trustees
- Individual trustees, directors, and officers
- Members of eligible committees
- Employees

Is it possible to cover more than one self insurance pool under a single policy?

Yes. In the event an association sponsors more than one self insurance pool, it may consider purchasing one policy to cover multiple self insurance pools.

What are some other benefits of this program?

Our focus is to provide expertise and support to your organization through our dedicated team of underwriters. When a claim does occur, you will benefit from the services of claim attorneys who specialize in litigation issues involving self insurance pools.




To Apply Visit: www.brokersrisk.com/teo

For more information contact **Kevin Gallagher** at **(312) 930-6136** or GallagherK@BrokersRisk.com



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Coverholder at 

The insurance is subject to underwriting review and approval. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies. Please refer to the actual policies for complete details of coverage and exclusions. Policy terms may vary based on individual state requirements and may not be available in all jurisdictions.