

## SP-15-0090 -Attachment C

### ADFA Current Policy Provisions

<u>Covered Persons/Entities Include:</u>	
The Public Entity	Yes
Elected Appointed Officials	Yes
Members of Commissions, Boards, and Other	
Departments within Entity's Budget	Yes
Employees, Including Volunteers, part-time	Yes
Estates, Trust, Legal Representatives, Spouses	Yes
Outside Board Extension	Yes
<u>Defense:</u>	
Within or Outside Limit	Inside the limit - Deductible applies to Claim Expense
Settlement-Insured's Consent Required	Yes- Hammer Clause Included
Right and Duty to Defend	Yes
Supplementary Payments	No
Pre/Post Judgment Interest	Yes
Back Pay and Front Pay	Yes
Defense-First Dollar	No
Defense for Non-monetary Claims	Yes
Sub limit for Non-monetary Claim	\$25,000/\$100,000 Aggregate
Defense for Fraud, Dishonesty, and Personal Profit if successfully defended	Yes
<u>Terms:</u>	
Policy Limit-Per Claim/Aggregate	\$10 million
Deductible Amount	\$50,000
Third Party Liability Coverage	Included
Third Party Liability Deductible Amount	\$50,000
Employment Practices Liability Deductible	\$50,000
Side A Non-Rescindable Coverage	Yes
Severability Provisions Provided	Yes - as respects to fraud, illegal profit
Failure to Maintain Insurance Exclusion	No
Insured vs Insured Exclusion	No Exclusion
BI Exclusion	Yes - Except Emotional and Mental Distress EPL
Punitive Damages Exclusion	No
Personal Injury	Yes - Except EPL
Breach of Contract	No
Bond	Yes - Exclusion deleted by Endorsement
Housing Authority	Yes
<u>Coverage Trigger</u>	
Claims Made	Claims Made and Reported
Retroactive Date	No Retroactive Date for Prior Acts
Prior Acts Coverage	Yes - Excluded P&P Litigation and Known Acts
Definition of Claim - Verbal, Written	Written demand for monetary or non-monetary
Notice of Potential Claim	As soon as practical
<u>Extended Reporting Provision</u>	
Time Required to Purchase	30 Days
Length of ERP	1 year
Basic ERP Included	No
Aggregate Limit Reinstated	No