**MISSION**– to provide an added member benefit to the IAFF Affiliate Locals – A Limit of Directors & Officers Liability and Employment Practices Liability coverage at an affordable price with a simple application and underwriting process via a Group Purchasing Product.

**AVAILABILITY** – Coverage is available in all states except CO, IL and WI where these State Leaders have a program in force for their Locals.

**WHO IS COVERED:** Either in the singular or plural means the **Union** and all “**Insured Person(s)”** …

**Insured** does not mean or include a related or affiliated union organization or entity of the Insured.

Example - A separately defined legal entity for a PAC would not be included, a separate D&O policy would be required for the PAC or they can be added to the policy by endorsement.

**“Insured Person”** means any person serving as a past, present or future director, trustee, officer, employee board member, executive board member, committee member, shop steward, business agent or volunteer performing services on behalf of and at the express direction and authority of the **Union** (Local).

**WHAT IS COVERED: Wrongful Act, Wrongful Employment Practice,** and Personal Injurywhich includes, but is not limited to the following:

Failure to provide fair representation of all **Union** members;

Any conduct in connection with a **Union** election;

Recruitment of new members and the denial of **Union** membership to anyone;

Discipline or expulsion of **Union** members;

The mishandling of any **Union** member’s grievance;

The financial mismanagement of the **Union;**

Discrimination and denial of fair access to **Member Benefits**;

Wrongful Termination of employment including breach of any implied contract;

Harassment;

Discrimination;

**Retaliation;**

Wrongful discipline;

Failure to provide or enforce adequate or consistent policies and procedures relating to any **Wrongful Employment Practice**

*This document is descriptive only and does not constitute a part of, or endorsement to, the policies. Whether and to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms and conditions of the policies as issued. No warranties or representations of any kind are made to any party except as provided in the issued policies.*

**POLICY STRUCTURE**: Limits are determined for each Local based on their member numbers and total assets. Locals with assets under $150,000 are eligible for a limit of $250,000. Locals with between $150,000 and $500,000 in assets are eligible for a Sub-Limit of $500,000 and Locals with over $500,000 in assets are eligible for a Sub-Limit of $1,000,000.

Retention/Deductible: this is the amount that the Local will pay on each claim before the carrier will make payments: $5,000 for all policy limits except for California which is $10,000.

We need a minimum of 4-6 locals to create a Master policy. A Master policy will consist of a group of Locals with their individually assigned limit, who would all share an annual policy Aggregate of $2,000,000. For example: 7 Locals in the State of NY all with assets under $150,000 are individually eligible for a Limit of $250,000. If any or several of these Locals had a claim, the maximum amount the carrier would pay would be their individual Sub-Limit. Multiple Locals on this policy could present claims in the same policy term but the maximum the policy would pay on ALL claims in that term would be $2,000,000.

**IMPORTANT POLICY FEATURES:**

The Policyholder can select counsel

Duty to Defend coverage is available.

Policy is non-cancellable during the policy term except for nonpayment of premium

Coverage is provided by Markel American Insurance Company. rated A/XV by A.M. Best Company as of 12/16/24.

Where applicable, Individual Labor Leader Coverage is available at an additional premium charge

Final Adjudication Coverage is available at no additional premium charge

**INDIVIDUAL LABOR LEADER COVERAGE:**

This coverage was designed for Unions that fall under the LMRDA/Landrum Griffin Act. The Union in cases surrounding illegal acts, such as accusations of personal profit, cannot indemnity the Officers. The Officers are required under the law to defend themselves. This is a separate limit of liability/aggregate from the main policy and only applies to the individuals listed on the endorsement. The individuals pay for the coverage out of their own pocket and coverage is occurrence based so it will follow the Officers even after they retire or are replaced by new Officers. The annual premium for a limit of $100,000 is $100. per officer. Other limits are available by request.

**www.schoenfeldins.com/IAFF**

**CONTACT INFO - IAFF INSURANCE DIVISION / SCHOENFELD INSURANCE ASSOC.**

**Karen Feger, CIC, CRM 410-602-2000 ext 320** **kfeger@schoenfeldins.com**

**Judy Morrison, CPCU 410-602-2000 ext 313** **jmorrison@schoenfeldins.com**