



# UNION LIABILITY INSURANCE

Under some state and federal labor laws, officers and directors of labor unions can be exposed to personal liability but must defend themselves, in certain circumstances, at their own expense. **Ullico Casualty Group, Inc.** provides customized insurance coverage that allows union leaders to confidently perform their jobs without worrying about personal exposure. **Our Union Liability** policy covers the duty of fair representation, employment practices liability, financial management of the union and personal injury liability.

## EXPOSURES

### DUTY OF FAIR REPRESENTATION

## POLICY COVERAGE

Defense coverage for the union and its leaders for duty of fair representation claims and payment of settlements and judgments

### EMPLOYMENT PRACTICES LIABILITY

- Wrongful dismissal, discharge or termination of employment
- Harassment claims, including sexual harassment and hostile work environment claims
- Discrimination claims, including claims based on age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy or disability
- Retaliation, including lockouts
- Employment-related misrepresentation(s) to an employee or applicant for employment with the union
- Employment-related libel, slander, humiliation, defamation or invasion of privacy
- Wrongful failure to employ or promote
- Wrongful deprivation of career opportunity, wrongful demotion or negligent employee evaluation, including the giving of negative or defamatory statements in connection with an employee reference
- Wrongful discipline
- Failure to provide or enforce adequate or consistent policies and procedures relating to any wrongful employment practice
- Violation of any individual's civil rights
- Third party discrimination liability coverage is available by endorsement to protect unions against damaging lawsuits from outside parties

### FINANCIAL MANAGEMENT

Protection against claims for mishandling union assets

### PERSONAL INJURY COVERAGE

- False arrest, wrongful detention or imprisonment or malicious prosecution
- Libel, slander or defamation of character
- Wrongful entry or eviction or other invasion of the right to private occupancy
- Infringement of copyright or trademark or unauthorized use of title
- Plagiarism or misappropriation of ideas
- Defamation of character arising out of union publications (in certain circumstances)

## KEY POLICY FEATURES

- Coverage provided by Alterra America Insurance Company, a Market company, rated A (XV) by A.M. Best Company as of 3/31/2013
- Policyholder can select counsel
- Duty to defend coverage available
- Policy is non-cancellable during policy term except for non-payment of premium
- Reimbursement of witness expenses
- Spousal and domestic partner liability coverage
- Coverage for claim expenses as a result of suits seeking non-monetary relief
- Ability to offer up to a \$5 million limit of insurance

## IMPORTANT ENDORSEMENTS

**INDIVIDUAL LABOR LEADER (ILL)** Title V of the Landrum Griffin Act says that it is against public policy to relieve union officers of liability for certain breaches of duty, such as personal profit, fraud or conflict of interest. Thus, labor leaders can be personally responsible for all defense costs until proven innocent, so Ullico Casualty Group's ILL endorsement pays defense costs for these allegations.

- Includes coverage for claims arising from LM-30 reporting violations
- Limits range from \$25,000 to \$250,000 for annual premiums of \$25 to \$150 per labor leader and are separate from the base policy limits
- Maximum policy aggregate up to \$450,000
- \$0 deductible available

**JOINT APPRENTICESHIP TRAINING COMMITTEE ("JATC")** endorsement provides additional coverage specifically for JATCs called educator's liability, which covers the risk that JATCs face when their graduates utilize their job and safety training in the workforce.

**THIRD PARTY CYBER LIABILITY** endorsement protects insureds from claims of breaches of security.

**PROFESSIONAL SERVICES** endorsement covers miscellaneous services provided by insureds.

**UNION LIABILITY INSURANCE IS SOLD THROUGH INDEPENDENT AGENTS AND BROKERS.**

**FOR A REFERRAL TO AN AUTHORIZED INSURANCE REPRESENTATIVE, PLEASE CONTACT ULLICO CASUALTY GROUP, INC. AT 888.315.3352.**

## OTHER PRODUCTS FROM ULLICO CASUALTY GROUP, INC.

Fiduciary Liability Insurance | Commercial Lines Insurance

*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.*

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SOLUTIONS FOR THE UNION WORKPLACE

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