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Directors and Officers Liability Coverage Check List

The following checklist is intended to provide our clients with the general information needed to review and analyze their Directors and Officers Liability Insurance policy.

- Board Members, Past, Present and Future Covered
- Employees, Volunteers, Committee Members, and Spouses insured
- Property Manager Coverage
- Full Prior Acts
- Non-Monetary
- Defense Costs Paid Outside the Limit of Liability
- Full Limit Defense Costs for Third Party Breach of Contract Claims
- Provides Coverage for Claims Brought by Entity
- Employment Practices Coverage
- Libel, Slander, or other Defamation
- Non-Employment (Third Party) Discrimination
- False Arrest, Wrongful Entry or Eviction
- Copyright, Trademark, or Trade Dress Infringement
- Defense for Failure to Maintain or Obtain Insurance
- Final Adjudication Language for Fraudulent/Criminal Wrongful Acts
- Builder/Developer/Sponsors Protected as Board Members (even if they leave the board)
- Noise (pollution) Covered
- Architectural Review Board Decisions
- Pre- and Post-Judgement Interest Paid
- Investigation, Adjustment, Defense & Appeal Defense Costs Provided
- Loss Definition Includes Punitive, Exemplary, Multiple Damages (where insurable)
- Mediation Incentive
- Hammer Clause
- Defense for Wage and Hour Claims (FLSA)
- Cyber Liability – Included at Limit of Liability
- Cyber Expense Coverage (Privacy Event Expense)
- Public Relations Expense
- Outside Directorship Endorsement
- Supplementary Payments