

# 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, LLC 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.

## Program Highlights

Exposures	Policy Coverage
Duty of Fair Representation	<ul style="list-style-type: none"> <li>• Defense coverage for the union and its leaders for duty of fair representation claims and payment of settlements and judgments</li> </ul>
Employment Practices Liability	<ul style="list-style-type: none"> <li>• Wrongful dismissal, discharge or termination of employment</li> <li>• Harassment claims, including sexual harassment and hostile work environment claims</li> <li>• Discrimination claims, including claims based on age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy or disability</li> <li>• Retaliation, including lockouts</li> <li>• Employment-related misrepresentation(s) to an employee or applicant for employment with the union</li> <li>• Employment-related libel, slander, humiliation, defamation or invasion of privacy</li> <li>• Wrongful failure to employ or promote</li> <li>• 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</li> <li>• Wrongful discipline</li> <li>• Failure to provide or enforce adequate or consistent policies and procedures relating to any wrongful employment practice</li> <li>• Violation of any individual's civil rights</li> <li>• First and third party discrimination claims</li> </ul>
Financial Management	<ul style="list-style-type: none"> <li>• Protection against claims for mishandling union assets</li> </ul>
Personal Injury Coverage	<ul style="list-style-type: none"> <li>• False arrest, wrongful detention or imprisonment or malicious prosecution</li> <li>• Libel, slander or defamation of character</li> <li>• Wrongful entry or eviction or other invasion of the right to private occupancy</li> <li>• Infringement of copyright or trademark or unauthorized use of title</li> <li>• Plagiarism or misappropriation of ideas</li> <li>• Defamation of character arising out of union publications (in certain circumstances)</li> </ul>

## Key Program Features:

- Coverage provided by Markel Insurance Company, rated "A" (Excellent) by A.M. Best Company as of 9/30/2023
- Policyholder can select counsel
- Duty to defend coverage available
- Policy is non-cancellable during policy term except for non-payment of premium
- Risk Management Services at no additional cost
- 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.

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

## Additional Offerings from Ullico Casualty Group, LLC Include:

- **Fiduciary Liability**
- **Cyber Liability**
- **Commercial Lines**
- **Non-Profit Labor and Management Liability**
- **Construction Risk Services**

Union Liability Insurance is offered through authorized independent brokers. For a referral to an authorized insurance representative, **please contact Ullico Casualty Group, LLC at 888.315.3352.**



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