

Cline Agency Insurance Brokers  
**Directors and Officers Liability Coverage**  
**C H E C K L I S T**

Does your association’s D&O policy...

	Yes 	No 
Broaden the definition of “insured” to include the “entity” (Association) itself?		
Broaden the definition of “insured” to protect past, present, and future directors?		
Broaden the definition of “insured” to include committee members and/or volunteers?		
Broaden the definition of “insured” to include the community manager/management company?		
Broaden the definition of “insured” to include employees?		
Broaden the definition of a “claim” to include arbitration?		
Include “Full Prior Acts”?		
Provide “duty to defend” coverage (as opposed to merely reimbursing you for covered defense costs)?		
Provide coverage for allegations involving defamation of character, libel and slander?		
Provide defense costs <i>outside</i> the limits (meaning that defense expenses incurred by the carrier will not erode the limit of liability available for an eventual indemnity payment)?		
Provide coverage for employment-related practices liability (EPLI) claims such as workplace discrimination, harassment, wrongful termination, etc.?		
Provide coverage for both monetary and non-monetary claims?		
Provide defense for suits alleging breach of contract?		

SCORE:            13            “Yes” Responses = HEALTHY  
                       10 to 12        “Yes” Responses = POTENTIALLY EXPOSED TO LOSS  
                       9 or less        “Yes” Responses = TIME TO CONSIDER RESIGNING

*This document contains a general summary only and is not exhaustive. Please refer to the actual policy for complete coverage terms, conditions, limitations and exclusions. Your Association may have unique or additional needs or exposures that should be discussed with a knowledgeable agent or broker in order to obtain the appropriate coverage.*