



**Construction Specifications Institute
Chapter Program**

***Management Liability (including Directors & Officers, Employment Practices Liability, and
Privacy & Security) Insurance Program***

Enrollment Period:

- Beginning 8/28/2025
- All applications received after 10/01/2025 will require a *No Known Loss Letter*.
- There is no prorated premium for additions later than the policy term.

COVERAGE SUMMARY

Policy Period:	10/01/2025 to 10/01/2026
Company:	Great American Insurance Company
Limit of Liability: Directors & Officers & Employment Practices	\$1,000,000 Aggregate Limit per Chapter
Retention (deductible)	\$1,000 Each Claim
Premium:	\$600 Per Chapter + \$45 Agency Fee

Who is covered?

- The insured chapter
- The directors, officers, trustees, employees, volunteers, staff members and committee members of the insured chapter

What is covered?

- Claim for “Wrongful Acts” committed by the insured chapter or by an insured person, as listed above during the course of duty to the insured chapter
- Wrongful termination of an employee by the chapter
- Breach of Privacy and Security
- Limited Cyber Liability (\$100,000 limit per chapter)

What is a “Wrongful Act”?

- An error, misstatement, omission, breach of duty
- Discrimination, wrongful termination or harassment in employment
- Legal fees incurred in response to a privacy loss:
Regulatory Action Investigation, Fines to the chapter resulting from regulatory action
Notification Costs, Credit monitoring & Identity restoration services, cost to engage security expert to identify how information was accessed.

This document briefly outlines the general coverages presented and in no way changes or affects the insurance under any policy actually issued. All protections are subject to actual Policy Conditions and actual Policy Exclusions.