Collectors Insurance Agency®
A Subsidiary of
ACA International

Focused on You.

Overview of Directors & Officers, Employment Practices Liability, and Fiduciary Liability Insurance

Directors & Officers (D&O) Insurance

Provides financial protection for Directors and Officers in the event they are sued in conjunction with the performance of their duties as they relate to the company.

Covers claim allegations relating to:

- Wrongful acts in managing a company
- Breach of duty
- Misrepresentation of company assets
- Misuse of company funds
- Fraud

Coverage includes defense expenses (attorneys' fees plus investigative expenses), judgments, settlements, and punitive and exemplary damages where insurable.

Employment Practices Liability Insurance (EPLI)

Provides protection against claims made by employees, former employees, or potential employees for employment-related allegations.

Covers claim allegations relating to:

- Discrimination based on race, gender, age, disability, or other protected classes
- Wrongful termination, demotion, or discipline
- Sexual harassment
- Negligent hiring, promotion, or compensation decisions
- Claims of retaliation
- Emotional or mental distress

Coverage includes defense expenses (attorneys' fees plus investigative expenses), judgments, settlements, and punitive and exemplary damages where insurable.

Fiduciary Insurance

Provides protection for businesses and employees from lawsuits related to managing employee benefit plans.

Covers claim allegations relating to:

- Negligence
- Breach of duty
- Mismanagement of funds
- Improper enrollment or advice
- Conflicts of interest
- Failure to administer the plan according to plan documents

Coverage includes defense expenses (attorneys' fees plus investigative expenses), judgments, settlements, and punitive and exemplary damages where insurable.

For more information please contact Collectors Insurance Agency at collectorsinsurance@acainternational.org or (952) 926-6547.