



What is covered?

Professional Liability:

Wrongful acts, errors or omissions committed or arising within the scope of your service as an employee of the United States Government, such as:

- Bodily injury
- Property damage
- Discrimination
- Harassment
- Wrongful imprisonment
- Invasion of privacy
- Obstruction of justice
- Acts without appropriate authority
- Violation of Omnibus Diplomatic Security and Anti-terrorism Act

Coverage Features

- No Deductible
- \$1,000,000 or \$2,000,000 Coverage Limits
- Administrative Legal Defense (\$100,000 or \$250,000)
- Four Year Discovery Period
- Full Prior Acts Coverage

Please see our website www.hirshorn.com for complete descriptions of these features.

Why do you need this insurance?

Because without it, you probably don't have the coverage you think you have — much less the coverage you actually need. Remember, the Federal Employees Liability Reform and Tort Compensation Act covers you only if it is decided that you were acting within the scope of your employment and it is in the interest of the United States government to defend you. While the federal government can choose whether or not to defend you, it may not cover monetary damages. Furthermore, regulatory changes now mean employees may be held personally accountable for actions taken while on the job. In addition to being the lowest cost coverage you can find, this insurance boasts a number of attractive features: the highly rated A+ carrier; coverage for prior acts (unless you have foreknowledge that a claim may arise); worldwide coverage; and a four year discovery period.



THE HIRSHORN COMPANY
INSURORS

What is not covered?

- Workers Compensation
- Willful violation of the law or acts of fraud
- Automobile, watercraft, aircraft liability
- Nuclear energy liability
- Damage to property owned or occupied by you or in your care, custody, or control
- Liability assumed under any contract or agreement
- Prior acts while not in the full-time employment of the U.S. Government or if you have foreknowledge that a claim may arise.

You will receive your own certificate. The certificate, not this descriptive brochure, will form the contract between you and the insurance company. For complete provisions and exclusions, please refer to the policy itself, a copy of which is available on request.

Premiums

Your coverage will go into effect on the first day of the month following receipt of your completed and signed application.

All certificates are issued with a common expiration date, April 1. Premiums range from \$275.40 to \$428.40. Please visit www.Hirshorn.com to calculate premiums for the first year, as determined by your start date.

How do I apply?

It could not be easier.

Simply **download** the application from www.Hirshorn.com then **sign** and date the form, and **mail** with check (payable to The Hirshorn Company) to The Hirshorn Company, 14 East Highland Avenue, Philadelphia, PA, 19118.

Plan Administered by
The Hirshorn Company

If you have any questions,
please contact:

AFSA Desk / The Hirshorn Company
14 East Highland Avenue
Philadelphia, PA 19118

Telephone: 215.242.8200 / 800.242.8221

Facsimile: 215.247.6366

Email: afsainfo@hirshorn.com

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Professional Liability • Long Term Care • Transit