

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 three year discovery period.

What about administrative legal defense?

More and more people these days seem to be invited to appear before Congressional Investigative Subcommittee Meetings or summoned before special investigative staff councils, in addition to such things as agency disciplinary actions or accountability boards. Administrative Defense coverage helps address these costly inconveniences.



\$100,000 Administrative Defense

Start of Coverage	Premium (first year)
April 1	\$275.40
May 1	\$252.45
June 1	\$229.50
July 1	\$206.55
August 1	\$183.60
September 1	\$160.65
October 1	\$137.70
November 1	\$114.75
December 1	\$91.80
January 1	\$68.85
February 1	\$321.30*
March 1	\$298.35*

\$250,000 Administrative Defense

Start of Coverage	Premium (first year)
April 1	\$326.40
May 1	\$298.86
June 1	\$271.32
July 1	\$243.78
August 1	\$216.24
September 1	\$188.70
October 1	\$161.16
November 1	\$133.62
December 1	\$106.08
January 1	\$79.56
February 1	\$379.44*
March 1	\$353.94*

*includes renewal premium**



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

see our other AFSA specialized programs
on the World Wide Web:

www.hirshorn.com/afsa.html

AFSA

Professional Liability Insurance Plan

Who Pays?

Administrative
Hearings

Legal Costs

Monetary Awards



www.hirshorn.com/afsa.html

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

Administrative Legal Defense:

We will provide counsel and the cost of defense and monetary penalties arising out of any disciplinary proceeding, for any act, error or omission in professional services rendered or which should have been rendered in your capacity as a full-time employee of the United States Government.

Of course, we will not be liable for defense costs or fines if the final disposition determines that the act, error or omission was criminal.

Three Year Discovery Period:

Coverage extends after expiration of your policy for a full three years for acts committed or alleged to have been committed prior to expiration as long as your policy is not cancelled for non-payment of premium.

Prior Acts:

Acts prior to policy inception, from your first day of service in the federal government, are also covered as long as you had no knowledge, prior to signing the application, of any claim or action, error or omission which might result in a claim or action.

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 United States 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.

How do I apply?

It could not be easier. Simply complete the application form at right, 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.

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. The chart on the next page displays premiums for the first year, as determined by your start date. For example, at the \$100,000 Administrative Defense level, if we receive your signed and completed application on August 23, your coverage will go into effect on September 1, and your premium for that first year would be \$160.65. Subsequent years will be billed at the normal full year rate.

Please see the panel on the reverse side for a full list of coverage dates and premiums.

Application

AFSA Professional Liability Insurance Plan *applicant information*

NAME

ADDRESS

GOVERNMENT AGENCY

DATE OF BIRTH

M F

PHONE NO.

EMAIL ADDRESS

AFSA MEMBER NUMBER

liability limits **\$1,000,000 Liability**

- Select one:
- \$100,000 Administrative Defense
 - \$250,000 Administrative Defense

I attest that, as of this date, I have no knowledge of any allegation, claim or suit, or any act, error or omission which might reasonably be expected to result in a claim or suit.

SIGNATURE

DATE