

**Directors & Officers Insurance**  
**Prepared August 6, 2007**

Carrier: CNA

Limit: \$2,000,000 Maximum Aggregate Including Defense Costs

Deductible: \$25,000 Each Claim

Premium: \$15,609

Terms:

Insureds are: The Entity (AAPS), Directors, Officers, Trustees, Employees, Committee Members and Volunteers

Wrongful Act: Any Actual or Alleged Error, Misstatement, Misleading Statement, Act or Omission or Neglect or Breach of Duty by an Insured in the Discharge of their Duties - Including:

- Wrongful Termination of an Employee
- Discrimination
- Sexual or other Harassment in the Workplace
- False Arrest, Wrongful Detention
- Libel, Slander, Defamation of Character or Invasion of Privacy
- Infringement of Copyright or Trademark or Unauthorized Use of Title
- Plagiarism or Misappropriation of Ideas

Exclusions/Endorsements Include:

- Any claim in which it is established that the Insured gained any personal profit or remuneration
- Bodily Injury or Property Damage
- Violations of ERISA
- Contractual Liability except for Employment Contracts
- Criminal Acts or Fraud
- Anti-trust Sublimit: \$500,000
- Broadcasting, Advertising & Publishing Sublimit: \$500,000 (AAPS maintains a separate Publishers policy)