

RENEWAL REQUIREMENTS FOR EPLI AND D&O COVERAGES:

MHAPCI BOARD POLICY SECTION O "Requirements for Liability Coverage for Directors & Officers and for Employment Practices," was initially adopted in February 2020, with an effective date of 1/1/2021. The policy was amended April 9, 2020, and the effective date was changed to 2022 renewal. The policy was vetted and approved by both MHAPCI's Safety & Loss Control Committee and the full Board of Directors.

The purpose of the training requirements is to reduce the cost of claims for all Members, and requires that Commissioners and staff be trained on Missouri ethics and legal requirements for public officials by reviewing two documents:

- (i) MHAPCI's Board Policy Section O entitled "Requirements for Liability Coverage for Directors and Officers and for Employment Practices;" and
- (ii) the MHAPCI Fiduciary Duties and Ethics for Public Housing Authority pamphlet. Certification of compliance with this requirement is achieved with the attached certificate; to be completed by the Executive Director and Chairperson of the Authority.

To complete this process, the Authority needs to adopt an ethics policy *if* it does not already have a written policy for staff and commissioners. A sample of the MHAPCI Code of Ethics is available at this link: <https://mhapci.org/mhapci-members/loss-control-incentive-program-home/march2021/> . The sample MHAPCI Codes of Conduct may be adapted for Member use. The following items, along with the Certification of Compliance, will complete the D&O requirements:

- (i) require each Commissioner and Employee of the Authority to complete and sign a copy of the Code, agreeing to comply with the ethics policy.
- (ii) Listing of the names and contact information for each current Commissioner of the Member's Board.

Note: The D & O certificate of compliance was created and distributed at the request of several Members in connection with their effort to knock the requirement out in the context of the Loss Control Incentive programs' March installment. The EPLI certificate of compliance and the D & O Certificate are both available on the MHAPCI website, under Resources. Use the search filter and type in "certificate" to find them quickly. Please complete all the training, review with your Board, and secure approvals from Board and staff for the 2022 renewal process which begins in October 2021. Whenever you complete these requirements, please forward the fully executed and completed certificate, and we will file with your 2022 renewal information.

EMPLOYMENT PRACTICES LIABILITY (EPL) RENEWAL REQUIREMENTS (EFFECTIVE 1/1/2022)

- 1) The Executive Director and all supervisors must complete at least 1 MHAPCI- approved training course per year.
- 2) The Member must adopt and maintain at will employment policies for all employees except the Executive Director and other high-level staff.
- 3) Certification that (i) the Authority is an at will place of employment, subject to any contract which contracts must be noted, and (ii) of compliance with the EPL requirements which are outlined in the Section O (attached).

If you have any additional questions, please let me know.

All the documents listed in this email may be viewed on MHAPCI's website at <https://mhapci.org/mhapci-members/loss-control-incentive-program-home/march2021/>