

Fiduciary Liability Product Overview

Policy Features

We offer two products that address the largest segments of the Fiduciary Liability marketplace. The Fiduciary Liability Protection Policy is tailored to nonprofit, private, and public company single-employer plan sponsors. The Fiduciary Liability Insurance for Multi-employer Plans Policy is designed specifically for unique risks, such as Taft–Hartley Plans, governmental plans, VEBA plans, MEWA plans, non-medical welfare plans, etc.

Both products incorporate numerous coverage enhancements including:

- Settlor wording
- Defense outside the limit provided on select accounts
- Two year policies provided on select accounts
- PPACA coverage
- Voluntary Compliance Program Coverage
- EPCRS Coverage
- Pension Protection Act of 2006 Amendments
- COBRA, HIPAA and 502 (c) Extensions
- Enhanced Severability and Non-Rescission Feature
- LaRue v. DeWolff Amendments
- No hammer clause on select accounts

Our extensive experience underwriting Fiduciary Liability risks allows us to offer \$10 million in capacity on an admitted basis in 45 states. In addition, we are actively writing many difficult-to-place risks including:

- Employee Stock Ownership Plans
- Public companies with employer securities exposure
- Defined Benefit Plans with freezes or cash balance conversions

Much has changed since 1974.

Fiduciary Liability is still about ERISA. However, with passage of legislation such as HIPAA, COBRA, and LaRUE v. DeWolff, are you certain you understand the implications to Fiduciary Liability?

At Great American, we do.

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