

Private Company Management Liability Product Overview

General Terms and Conditions

- Ability to offer either Duty to Defend coverage or Indemnity coverage on one policy form
- No “hammer clause” included in the Liability coverage parts
- Enhanced notice provisions, allowing up to 90 days post-policy reporting for Liability coverage parts
- Bilateral discovery options for up to three years included on Declarations Page
- Worldwide Coverage provision included

Directors' & Officers' (D&O)

- Broad Entity D&O Coverage
- Broad definition of claim including written demands, civil, criminal and regulatory proceedings, requests for extradition of an Insured Person, and requests to toll statutes of limitations
- Broad definition of loss including Investigative Costs coverage for Shareholder Derivative demands and UK Bribery Act penalties where insurable
- Employed Lawyer coverage included in the D&O limit of liability

Employment Practices Liability (EPL)

- Broad definition of Insureds including Independent Contractors when indemnified by the Insured
- Inclusion of Third-Party Coverage insuring agreement for most classes, including coverage for actual or alleged discrimination or harassment
- Broad definition of Employment Practices Wrongful Act including workplace bullying, sexual harassment inclusive of “quid pro quo” and hostile work environment, and negligent supervision, training, hiring or retention

Fiduciary

- Broad definition of Claim including settlor coverage and pre-claim investigations
- Broad definition of Loss including coverage sublimits for HIPAA, 502(c), PPACA penalties and voluntary compliance program payments where insurable

Crime

- Crime coverage part available for select risks

Submit an application online!

- Track and manage your accounts
- Get loss runs

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