

Epack® Extra

Coverage Comparison



We can show you more.®

PROFESSIONAL SERVICES

Management Liability insurance coverage that provides solutions that address a wide range of exposures

Any company can be sued by investors, employees, shareholders, customers, competitors, creditors, vendors and/or suppliers – you do not have to do anything wrong to become the target of a lawsuit. CNA offers Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Crime coverage and gives you the flexibility to efficiently coordinate your coverages with a single carrier to provide a tailored solution for your client's needs.

Take a few moments to evaluate our coverages, compare them with the current carrier and see why more companies are turning to CNA for their management liability needs.

Epack Extra Coverage Highlights	Epack Extra®	Your Carrier
General Terms & Conditions		
A.M. Best A (Excellent) rated admitted carrier	✓	
Mediation credit available to reduce retention by 50 percent, up to \$10,000	✓	
Defendant's reimbursement; \$250 per day, per person up to \$2,500 per Claim	✓	
Pre-claim assistance may be available from Insurer prior to the claim	✓	
Full severability for Insured Persons with respect to misrepresentation or omissions in Application for non-indemnifiable loss	✓	
Extended Reporting Period options available	✓	
Worldwide coverage territory	✓	
Directors & Officers Liability		
\$250,000 sublimit for investigative costs related to shareholder demands	✓	
\$1,000,000 excess side A limit added in addition to the policy aggregate	✓	
Definition of "Wrongful Act" includes violations of privacy provisions of HIPAA	✓	
Employment Practices Liability		
Independent Contractors included within definition of Employee with no indemnification requirement	✓	
Coverage for Discrimination or Harassment Claims by persons other than an Employee of the Named Insured	✓	
Risk mitigation credit could reduce retention by 50 percent or up to \$10,000	✓	
Definition of Insured Person includes Trustee, Governor, Committee Members (in the case of a JV) and Foreign Jurisdiction equivalent	✓	
Definition of "Wrongful Employment Practices" includes failure to afford partnership or other equity status and failure to train	✓	
Definition of Claim includes formal regulatory and administrative proceedings, EEOC investigations and requests to toll the statute of limitations	✓	

Epack Extra Coverage Highlights	Epack Extra®	Your Carrier
Employment Practices Liability		
Defense Costs coverage for claims seeking non-monetary relief	✓	
No intentional misconduct exclusion	✓	
A modified (80 percent) consent to settle clause	✓	
Crime		
Offers Employee Theft Coverage	✓	
Covers subsidiaries and premises created or acquired during the policy period	✓	
Coverage available for Employee Theft by employees, leased employees, and non-compensated persons (including volunteers) working for the company	✓	
Fiduciary		
Definition of Loss includes Compliance Costs, which are subject to a \$150,000 sublimit	✓	
Definition of Administration Services includes communicating with employees regarding any Plan	✓	
Defense Costs coverage for non-monetary relief	✓	

For more information, please contact your management liability underwriter or visit www.cna.com.

