



Small Business

Management Liability on CNA Central Highlights

Why Select CNA?

Review the chart below to compare your current Management Liability insurer's offerings with those of CNA's.

Epac Extra Coverage Highlights

CNA

Your current carrier?

General Terms & Conditions

A.M. Best A (Excellent) rated admitted carrier	✓
Mediation credit available to reduce retention by 50%, 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	✓
\$250,000 excess side A limit added in addition to the policy aggregate	✓
Consent to settle for HIPAA fines and penalties; \$100,000 sublimit	✓
Definition of Wrongful Act includes violations of privacy provisions of HIPAA	✓

Employment Practices Liability

\$100,000 sublimit for Immigration Claim Defense Costs	✓
\$100,000 sublimit for Workplace Violence Act Coverage	✓
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% or up to \$10,000	✓
Definition of Insured Executive includes Trustee, Governor, Committee Members (in the case of a joint venture) and Foreign Jurisdiction equivalent	✓
Definition of Wrongful Employment Practices includes failure to afford partnership or other equity status and failure to train	✓

Employment Practices Liability (continued)

Available \$100,000 sublimit for Defense Costs coverage on Wage and Hour claims via endorsement	✓
Definition of Claim includes formal regulatory and administrative proceedings, EEOC investigations, and requests to toll the statute of limitations	✓
Defense Costs coverage for Claims seeking non-monetary relief	✓
No intentional misconduct exclusion	✓
A modified (80%) 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

Settlor Activity Coverage	✓
Definition of Loss includes Compliance Costs; \$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 sales specialist, small business underwriter, management liability underwriter or visit www.cna.com.