

# Epack<sup>®</sup> Extra Coverage Comparison



We can show you more.®

## MANAGEMENT LIABILITY

### 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 <sup>®</sup> | Your Carrier |
|--|--------------------------|--------------|
| <b>General Terms &amp; Conditions</b>  |                          |              |
| 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   | ✓                        |              |
| <b>Directors &amp; Officers Liability</b>  |                          |              |
| \$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  | ✓                        |              |
| <b>Employment Practices Liability</b>  |                          |              |
| 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 | ✓                        |              |

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|--|--------------|--------------|
| <b>Employment Practices Liability</b>  |              |              |
| Defense Costs coverage for claims seeking non-monetary relief  | ✓            |              |
| No intentional misconduct exclusion  | ✓            |              |
| A modified (80 percent) consent to settle clause   | ✓            |              |
| <b>Crime</b>   |              |              |
| 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 | ✓            |              |
| <b>Fiduciary</b>   |              |              |
| 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](http://www.cna.com).

