



Epac 3

# Epac 3 Policy Management Liability Coverage Highlights

**Epac 3 Coverage Highlights**

**CNA**

**Your Carrier**

**General Terms & Conditions**

|  |                                     |                          |
|--|-------------------------------------|--------------------------|
| Mediation credit available to reduce retention by 50 percent, up to \$10,000                             | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Proceedings Expenses Reimbursement; \$250 per day, per person up to \$2,500 per claim                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Pre-claim expense coverage   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Non-rescindable policy   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| No "hammer" clause   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Includes violations of privacy provisions of HIPAA   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Extradition proceedings  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Customer-friendly reporting and notice provisions with prejudiced standard for late notice consideration | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Settlement/Consent clause does not require insurer consent if settlement is within the retention         | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Worldwide coverage territory   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| No retention for first \$25,000 incurred for e-discovery consultant services                             | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

**Directors and Officers Liability**

|  |                                     |                          |
|--|-------------------------------------|--------------------------|
| Embedded limit options available for Side-A coverage for executives  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Shareholder Derivative Demand & Books and Records sublimit   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Broad definition of Insured Person, including directors, officers, employees, volunteers, advisory board members, shadow/de facto directors, members of management committees, trustee, governors, in-house general counsel, risk manager and foreign equivalent roles | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Broad definition of Claim, including Inquiry coverage  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Streamlined Insured vs. Insured  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Asset protection expense sublimited coverage for executives  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Side A environmental event coverage extension  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

**Employment Practices Liability**

|   |                                     |                          |
|---|-------------------------------------|--------------------------|
| Includes diversity sensitivity training costs   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Coverage for a broad range of wrongful employment practices, including whistleblower activity, bullying and invasion of privacy | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Settlement retention credits  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Definition of Claim includes formal regulatory and administrative proceedings and EEOC investigations                           | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Coverage for discrimination or harassment claims by persons other than an employee of the named insured                         | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

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|--|-------------------------------------|--------------------------|
| <b>Fiduciary Liability Coverage</b>  |                                     |                          |
| Disproven Allegation Protection – Insurer will not seek recovery of loss paid where later determined allegations are outside coverage  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Covered Penalties Section added addressing 502(c), Pension Protection Act, Section 4975 and Patient Protection and Affordable Care Act and civil or administrative penalties imposed upon an insured under Canadian pension laws | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Voluntary Compliance Costs coverage for voluntary compliance resolution programs   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Expanded definition of Claim incorporating extradition, pre-claim investigation, internal appeal and fact-finding investigations   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Broad definition of wrongful act, including breach of fiduciary duties, errors or omission in administration, and purchase of insurance through a healthcare exchange  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| <b>Crime Coverage</b>  |                                     |                          |
| Comprehensive proprietary form written on a loss-discovered basis with tailored insuring agreements  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Dedicated coverage agreement to address social engineering fraud exposures   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Streamlined definition of Employee addressing former employees for 90 days post-employment, former employees retained as consultants, independent contractors, students, volunteers and interns                                  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Options for computer restoration, record recovery costs, legal expense and proof-of-loss costs extensions  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

To learn more, visit [cnacanada.ca](http://cnacanada.ca).

