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PROGRAM DETAILS

- » Tailored program (modular policy) includes coverage options for: Directors and Officers (D&O) and Company Liability; Employment Practices Liability (EPL) and Third Party Discrimination Liability; and Fiduciary Liability
- » Available for private, for-profit and not-for-profit organizations
- » Admitted and non-admitted options
- » In-house authority for entities generating up to \$10M in revenue with up to 100 employees (larger accounts with 1000+ employees and/or \$500M+ revenues can be considered)
- » Up to \$3M limits in-house authority (up to \$10M limits max capacity considered)
- » Premiums starting at \$750 and retentions starting at \$2,500
- » Wage and Hour Costs of Defense \$50,000 sublimit for every risk; regardless of class and location, including California (higher option may be available)
- » Restricted territories limited to: West Virginia, Alaska, Louisiana, New York City, Cook County Illinois

EXCLUSIVE ENDORSEMENT PROVIDES THE FOLLOWING ENHANCEMENTS

- » General Terms and Conditions:
 - Soft Hammer (80/20) ONLY on EPL
 - Acquisition threshold increased to 50%
 - Severability limited to the CEO, CFO and General Counsel
 - Non-rescindable coverages
- » D&O and Company Liability (if coverage part purchased):
 - Coverage for Employed Lawyers up to \$1M limit
 - Security holder carve back to the Bodily Injury (BI) exclusion
 - Security holder carve back to the Entity Intellectual Property (IP) exclusion
- » EPL and Third Party Discrimination Liability (if coverage part purchased):
 - Expanded EPL policy language to include bullying and wrongful internet activity
 - Immigration Reform and Control Act (IRCA) \$50,000 sublimit
 - Workplace Violence Expense coverage \$250,000 sublimit

CONTACT:

For more information regarding the Exclusive Management Liability Program, contact your local **Burns & Wilcox** office.