



## CNA Pro News

In late 2005 we introduced EPL Solutions, a mono-line EPL policy as an addition to the Open Brokerage suite of products. Due to changing market conditions, and to meet the needs of our producers and policy holders, we are now enhancing this coverage.

The revised EPL Solutions is designed to satisfy the demand for more extensive coverage in a climate of escalating high-profile employment actions and compensation awards. This enhanced policy includes many of the most up-to-date coverage enhancements available in the marketplace, as well as expanded definitions and improvements to the claims process.

### Coverage Enhancements:

- Policy responds to a broader list of wrongful employment practices, including failure to hire or promote, wrongful discipline or any other employment related workplace torts
- Broad cover for "whistle blower" or retaliatory claims
- Misstatements made in the application do not void coverage if unintentional
- Insured's right to cancel policy and elect for extended reporting

### Expanded Definitions:

- "Employee" to include leased employees and Independent Contractors
- "Executive" to include joint venture management committee of a limited liability company members and executives
- "Subsidiary" broadened to cover any entity under Management Control, including partnerships
- "Claim" to include a written request to waive the statute of limitations in connection with a potential claim

### Improved Claims Process:

- Notice of claim requirement limited to more senior executive positions
- No panel counsel requirement allows the Insured to work with CNA on the selection of qualified counsel

If you are interested in more information about EPL, or any of the other Open Brokerage products that support publicly traded companies, financial service companies, large law firms, technology companies and miscellaneous or complex businesses, please visit [http://www.cnapro.com/html/Our\\_Products/OurProducts\\_EPL.html](http://www.cnapro.com/html/Our_Products/OurProducts_EPL.html)

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