



CNA Pro News

Customer focused companies develop successful products and then leverage their success to create enhanced coverages that meet changing market conditions.

In 2000 we released Epack, a modular product that included D&O, EPL, Fiduciary, MPL and Media. Over the years we offered various enhancements via endorsements, and recently, we rewrote the form to address the needs of our policyholders and producers. Since we added a number of extras, the new form, which has been filed in all states, is simply called Epack Extra.

Epack Extra includes the coverages mentioned above as well as the following additional coverages: Technology E&O, Network Security & Privacy, and Crime. In essence there are three groups of coverage in Epack Extra: Management Liability, Professional Liability, and Crime. Policy limits can be shared among coverages or provided on a scheduled limit basis. A multi-coverage discount is available when more than one coverage within a coverage group (e.g. D&O and EPL coverages within Management Liability) is purchased. A package discount is available when more than one coverage group is purchased (e.g. Management Liability and Crime).

Some of the coverage highlights are:

- Duty to defend form
- No threshold for coverage for newly created or acquired entities or plans
- Consent to settle provision set at 80/20
- Pre-Claim Assistance
- Mediation provision which could reduce the policy retention by 50% or \$10K, whichever is less
- Broad definition of Claim, Loss and Insured Persons

Additional features for qualifying risks include:

- Two year policy term with annual installments and a fresh aggregate for the second year
- Automatic renewal
- Capped defense outside the limit of liability
- \$0 D&O retention for indemnified loss

Lastly, just as we developed an 'easy' version of Epack (called Epack EZ) which is targeted to smaller companies, we've created an 'easy' version of Epack Extra, and have named it Epack Extra EZ.

For more information please [click here](#) to find coverage group highlights, individual product summary sheets with scenarios, and state availability.

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