

### Management Liability

Directors and Officers

Employment Practices

Fiduciary

### Professional Liability

Media

Miscellaneous

Network Security and Privacy Injury

Technology and Telecommunications

### Crime

#### Epack Extra EZ<sup>®</sup> offers coverage with a focus on small businesses and their needs.

- Epack Extra EZ<sup>®</sup> is a stand alone Employment Practices Liability policy tailored to meet the needs of small businesses.
- Efficient “smart” application process offers ease of doing business along with fast turnaround time to obtain a quotation.
- Policyholders have access to a Web site devoted to managing employment exposures.

#### The Epack Extra EZ<sup>®</sup> policy includes the following enhancements:

- Broad Insured Definition including Domestic Partner
- Broad Definition of Covered Wrongful Employment Practices
- Risk Mitigation Credit which can reduce the retention by 50%
- Coverage for Third-Party Claims
- Separate Policy Year Aggregate Limits and Defense Costs Aggregate Limits
- Two-Year Policy Period with annual installments
- Pre-Claim Assistance related to reported circumstances
- Punitive Damages Coverage (most favorable venue)

#### Employment related lawsuits pose significant business risks.

Employment Practices Liability should be a concern to all U.S. companies, even companies with 50 or fewer employees. Over 40% of all Employment Practices claims are filed against private employers who have between 15 and 100 employees.<sup>1</sup> According to a recent study from Jury Verdict Research, employment verdicts continue to rise, with the median award for all types of employment claims rising 60% in the past year, from \$204,000 to \$326,640. Those types of damages can really impact the bottom line of a small business.

#### Epack Extra EZ<sup>®</sup> provides coverage for a wide range of potential wrongful employment practices:

- Discrimination based on gender, race, national origin, religion, disability or sexual orientation
- Wrongful dismissal, discharge or termination of employment
- Sexual harassment or other unlawful harassment
- Retaliation against employees
- Failure to employ, promote or train
- Coverage for discrimination, unlawful harassment or violation of civil rights brought by non-employees

<sup>1</sup> Equal Employment Opportunity Commission website ([www.eeoc.gov](http://www.eeoc.gov))

Management and Professional Liability



[www.cnapro.com](http://www.cnapro.com)  
800-852-0393

### What is it?

- A stand alone Employment Practices Liability policy
- Electronic smart application for exceptional ease and turnaround time
- Minimum Premium – \$750
- Standard retention for EPL – \$5,000 (higher retentions available)
- \$1,000,000 aggregate EPL limit

\* Minimum premium and retentions may be different in CA.

### All quotes will include the following enhancements:

- Broad Insured Definition including Domestic Partner
- Broad Definition of Covered Wrongful Employment Practices
- Risk Mitigation Credit which can reduce the retention by 50%
- Coverage for Third-Party Claims
- Two-Year Policy Period with annual installments
- Punitive Damages Coverage (most favorable venue)
- Pre-Claim Assistance related to reported circumstances

### Who is eligible?

Applicants who meet the following criteria may be eligible for an EPL quote:

- Many classes of business currently available for Epack Extra<sup>SM</sup> are eligible for Epack Extra EZ<sup>®</sup>
- 50 employees or fewer including independent contractors
- Basic HR policies, written and in place (see application for details)
- Limited prior claim activity (see application for details)
- No anticipated reduction of workforce of more than 25% of total employee count

### How do I get a quote?

*It couldn't be EZer*

**Step 1:** Download an application from [www.cnapro.com](http://www.cnapro.com)

**Step 2:** Complete the application and click 'Submit'

**Step 3:** Receive your Epack Extra EZ<sup>®</sup> quote from your local underwriter ... usually within 24 hours!

### Additional Features

- Paperless process from submission to issuance
- HR Consulting Services at no additional cost
- Online sexual harassment prevention training provided at no additional cost
- Electronic Signature and Automatic Bind/Policy Issuance

To learn more about CNA's Management and Professional Liability offerings, contact your agent or broker.

Visit [www.cnapro.com](http://www.cnapro.com) to complete the Epack Extra EZ<sup>®</sup> Smart Application.

[www.cnapro.com](http://www.cnapro.com)  
800-852-0393

