

Epack EZSM – What is it?

- A stand alone EPL policy or combination EPL, D&O/Entity and Fiduciary for small businesses
- Electronic smart application for exceptional ease and turnaround time
- Minimum Premium – \$750
- Standard retention for EPL – \$2,500 (higher retentions available)
- Competitive D&O retentions
- \$0 retention for Fiduciary

Epack EZSM – Who is eligible?

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

- Many classes of business currently available for EpackSM are eligible for Epack EZSM
- 50 employees or fewer including independent contractors
- Total assets less than \$10 million
- Corporation or LLC that is not owned by a foreign parent
- 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

Applicants who meet the above and the following criteria may qualify for an EPL, D&O/Entity, Fiduciary quote:

- No anticipated M&A activity that would bring the company's total assets over \$10 million
- No private or public debt or equity offerings
- No fiduciary plans other than 401k and Health & Welfare Plans
- No "going concern" opinion on financial statements for the last two years
- No D&O or Fiduciary claims for the last two years
- No licenses revoked or suspended over the last two years

Epack EZSM – How do I get a quote? *It couldn't be EZer!*

- Step 1: Download an application from www.cnapro.com
- Step 2: Complete the application and click 'Submit'
- Step 3: Receive your Epack EZSM quote from your local underwriter ... *usually within 24 hours!*

Epack EZSM – What will my quote look like?

Depending on the information you provide on the application, you could receive up to three options:

- Option 1: \$500,000 aggregate EPL limit
- Option 2: \$1,000,000 aggregate EPL limit
- Option 3: \$1,000,000 shared aggregate limit for EPL, D&O/Entity and Fiduciary Liability

All options will include the following enhancements:

- Broad Definition of Covered Wrongful Employment Practices
- Automatic Coverage for Third-Party Claims
- Defense Costs in addition to policy limits
- Two-Year Policy Period with annual installments
- Independent Contractor Coverage

Epack EZSM – 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

Visit www.cnapro.com to complete the Epack EZSM Smart Application.

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

