

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; \$5,000 for retail risks (higher retentions available)
- \$0 retention for D&O and Fiduciary

* Minimum premium and retentions may be different in CA.

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
- 100 employees or fewer including independent contractors, 50 employees or fewer for retail risks
- Total assets less than \$25 million (\$10 million for retail risks)
- 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 \$25 million (\$10 million for retail risks)
- 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 with a \$2,500 retention

Option 2: \$1,000,000 aggregate EPL limit with a \$2,500 retention

Option 3: \$1,000,000 shared aggregate limit for EPL, D&O/Entity and Fiduciary Liability with a \$2,500 retention for EPL and \$0 retention for D&O and Fiduciary

* Retentions may be different in CA.

All options will include the following enhancements:

- Broad Insured Definition including Domestic Partner
- Broad Definition of Covered Wrongful Employment Practices
- A "Softened" Hammer Clause
- Automatic Coverage for Third-Party Claims
- Separate Policy Year Aggregate Limits and Defense Costs Aggregate Limits (not available in NY or for retail risks)
- Two-Year Policy Period with annual installments
- Definition of Claim includes HIPAA Violations (when D&O/Entity/Fiduciary Coverage is elected)
- Punitive Damages Coverage (where determined insurable)
- 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.

