

Crime Pack[®]Directors and
Officers LiabilityEmployment
Practices LiabilityEpackSM**Epack EZSM**

Fiduciary Liability

Media Liability

Miscellaneous
Professional Liability

Epack EZSM offers a variety of coverages with a focus on small businesses and their needs.

- Epack EZSM is a stand alone EPL policy or combination EPL, D&O and Fiduciary 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.
- Eligible Epack EZSM policyholders have access to a Web site devoted to managing employment exposures.

The Epack EZSM policy includes the following enhancements:

- Broad Insured Definition including Domestic Partner
- Broad Definition of Covered Wrongful Employment Practices
- A “Softened” Hammer Clause
- Coverage for Third-Party Claims
- Separate Policy Year Aggregate Limits and Defense Costs Aggregate Limits (not available 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

Employment related lawsuits pose significant business risks.

Employment Practices Liability should be of concern to all U.S. companies, even companies with 100 or fewer employees. Based upon a national survey, the average suit cost a company \$350,000 including \$104,000 in legal defense expenses.¹

Epack EZSM provides coverage for a wide range of potential wrongful employment practices:

- Failure to promote
- Wrongful dismissal, including retaliation
- Misrepresentation
- Discrimination
- Negligent evaluation
- Defamation
- Wrongful discipline
- Invasions of privacy
- Emotional distress
- Harassment

Epack EZSM also offers the flexibility of managing your company’s D&O and fiduciary exposures.

Suits have been successfully pursued against companies of all sizes. Epack EZSM D&O Coverage is designed to protect the company and its Directors and Officers from suits from a number of sources: employees, investors, customers and even competitors.

CNAManagement and
Professional Liability**800-852-0393****www.cnapro.com**

Epack EZSM provides coverage for a wide range of potential D&O exposures:

- Breach of duty of care
- Breach of duty of loyalty
- Neglect
- Misrepresentations
- Omissions
- Defamation
- Errors
- Misstatements

Epack EZSM provides coverage for a wide range of potential fiduciary exposures:

- Breach of fiduciary duties under ERISA and similar statutes
- Negligent errors and omissions
- Imprudent choice of insurance company, mutual fund, or third-party service provider
- Faulty advice or counsel
- Improper amendments to plan documents
- Negligent advice
- Improper disclosure to plan participants
- Conflict of interest

Minimum Premium \$750

**Minimum Retention \$2,500 – EPL (\$5,000 for retail risks)
\$0 – D&O/Entity/Fiduciary**

* Minimum premium and retentions may be different in CA.

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.

