

Crime Pack<sup>®</sup>Directors and  
Officers LiabilityEmployment  
Practices LiabilityEpack<sup>SM</sup>**Epack EZ<sup>SM</sup>**

Fiduciary Liability

Media Liability

Miscellaneous  
Professional Liability

**Epack EZ<sup>SM</sup> offers a variety of coverages with a focus on small businesses and their needs.**

- Epack EZ<sup>SM</sup> is a stand alone EPL policy or combination EPL, D&O and Fiduciary policy tailored to meet the needs of small businesses with fewer than 50 employees and \$10 million in assets
- Efficient “smart” application process offers ease of doing business along with fast turnaround time to obtain a quotation
- Eligible Epack EZ<sup>SM</sup> policyholders have access to a Web site devoted to managing employment exposures

**The Epack EZ<sup>SM</sup> policy includes 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
- 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 50 or fewer employees. Based upon a national survey, the average suit cost a company \$350,000 including \$104,000 in legal defense expenses.<sup>1</sup>

**Epack EZ<sup>SM</sup> 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 EZ<sup>SM</sup> also offers the flexibility of managing your company’s D&O and Fiduciary exposures.**

Suits have been successfully pursued against companies with fewer than 50 employees. Epack EZ<sup>SM</sup> 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.

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

**Epack EZ<sup>SM</sup> 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 EZ<sup>SM</sup> 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

<b>Minimum Premium</b>	<b>\$750</b>
<b>Minimum Retention</b>	<b>\$2500 – EPL</b>
	<b>\$0 – D&amp;O/Entity/Fiduciary</b>

Visit [www.cnapro.com](http://www.cnapro.com) to complete the EpackEZ<sup>SM</sup> Smart Application.

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

