

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

Fiduciary Liability

Media Liability

Miscellaneous
Professional Liability

Epack EZ[®] offers a variety of coverages with a focus on small businesses and their needs.

- Epack EZ[®] 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 EZ[®] policyholders have access to a Web site devoted to managing employment exposures.

The Epack EZ[®] policy includes the following enhancements:

- Broad Definition of Covered Wrongful Employment Practices
- Coverage for Third-Party Claims
- Two-Year Policy Period with annual installments
- Independent Contractor Coverage
- Defense Costs in addition to policy limits
- Wage and Hour Law Defense Costs Sublimit of \$25,000

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 EZ[®] provides coverage for a wide range of potential wrongful employment practices:

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

Epack EZ[®] 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 EZ[®] 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 EZ[®] 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[®] 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 EPL Retention: \$5,000

Visit www.cnapro.com to complete the Epack EZ[®] Smart Application.

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

