

### What is it?

- Stand alone or combination policy for small businesses covering Media Liability, Miscellaneous Professional Liability (MPL) or Technology Errors & Omissions
- Easy application process with quick turnaround time
- Minimum Premium - \$750
- Minimum Retention - \$1,000

### Our broad appetite includes the following:

- Media - Advertising Agents, Broadcasters, A/V Production, Graphic Designers, Marketing/Branding, Website Designers, Publishers, Public Relations Firms
- MPL - Answering Services, Association Services, Billing Services (non-medical), Bookkeepers, Call Centers, Consultants, Meeting Event Planners, Temp/Staffing firms
- Tech E&O - Computer/Network Integrators, Hardware Manufacturers, IT Consulting/Staffing, ISPs, Resellers, Telecom Consultants, Telephone/Cell Companies, Voice over IP services

...we will consider many more

### Who is eligible?

Applicants who meet the following general criteria may be eligible for a quote:

- Have at least 3 years of professional experience (startups can be considered if the principals have the prior related experience)
- Revenues not exceeding \$5,000,000
- Have no knowledge of any potential claims and have not had any claims within the past 3 years

**Media Liability applicants who provide multi-media related services must also**

- Use contracts or agreements with all clients
- Obtain written releases from freelancers, photographers, models, writers, composers, artists, musicians or website developers
- Have procedures in place to alleviate the infringement of intellectual property rights
- Obtain approval from the clients prior to disseminating content on their behalf

**MPL applicants must also:**

- Use contracts or service agreements with all clients
- Have client complaint resolution policies and procedures in place

**Technology E&O applicants must also:**

- Use contracts or service agreements with all clients
- Have client complaint resolution policies and procedures in place

### How do I get a quote?

*It couldn't be EZer*

**Step 1:** Download an application from [www.cnapro.com](http://www.cnapro.com)

**Step 2:** Complete the application and send to your local underwriter

**Step 3:** Receive your quote from your local underwriter ... usually within 24 hours!

### Our broad policy language includes:

- Duty to Defend policy
- Claims made form with a 90 day post-policy reporting window (Media Liability is available as claims made or as an Occurrence form)
- Mediation Provision, which could reduce the policy retention by 50% or \$10,000, whichever is less
- Worldwide Coverage – claims can be brought anywhere in the world
- Spousal Coverage including Domestic Partner
- No threshold for coverage for newly created or acquired entities
- Pre-Claim Assistance for investigation costs related to reported circumstances
- Punitive Damages Coverage (most favorable venue)
- Predetermined Extend Reporting Period percentages for 1, 2 and 3 years.
- Supplemental Payments: \$250 per day per person up to \$2,500 per claim per policy year for attending trials, hearings, arbitrations, or mediation at the Insurer's request
- Broad definition of Professional Services or Media Activity, Claim, Loss and Insured Persons
- Defense of Intentional acts up until final judgment

### Additional Features

- Automatic renewal process
- Two-year policy term with annual installments and fresh aggregate limit for the second year, for qualified insureds
- Capped defense outside the limit of liability where available
- Dedicated claims hotline for policyholders

**For the Epack Extra EZ<sup>®</sup> Application, visit [www.cnapro.com](http://www.cnapro.com).**

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

[www.cnapro.com](http://www.cnapro.com)

800-852-0393

