

## Professional Liability Highlights

### Management Liability

Directors and Officers

Employment Practices

Fiduciary

### Professional Liability

Media

Miscellaneous

Network Security and Privacy Injury

Technology and Telecommunications

### Crime

Management and Professional Liability

**Epac Extra® is a package policy that provides flexibility and key benefits.**

- The following coverages can be combined on one policy form:

- **Management Liability**

- Directors and Officers Liability

- Employment Practices Liability

- Fiduciary Liability

- **Professional Liability**

- Miscellaneous Professional Liability

- Media Liability

- Technology and Telecommunications E&O

- Network Security and Privacy Liability

- **Crime (Employee Theft)**

- Policy limits can be shared among coverages or provided on a scheduled limit basis

**Epac Extra® provides broad policy language including:**

- 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 or plans
- Pre-Claim Assistance for investigation costs related to reported circumstances
- Punitive Damages coverage (most favorable venue)
- Predetermined Extended 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 Claim, Loss and Insured Persons

Refer to the individual product summary sheets for more detail on each Professional Liability coverage and capabilities.

**Qualifying risks may also be eligible for the following additional features:**

- Automatic renewal
- Two year policy term with annual installments and fresh aggregate limit for the second year
- Capped defense outside the limit of liability
- Dedicated claims hotline for Professional Liability policyholders
- A Multi-Coverage Discount is available when more than one coverage is purchased within a coverage group (e.g. Miscellaneous Professional Liability and Technology and Telecommunications E&O)
- A Package Discount is available when more than one coverage group is purchased (e.g. Professional Liability and Crime)

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

