

# **Epack**<sup>SM</sup> HIGHLIGHTS

## **E-Pack provides so many outstanding advantages:**

- ***Flexible Limit and Retention Options***

Applicants are free to create a policy that reflects their unique needs and cost parameters.

Applicants may purchase a multi-product package that combines two or more coverages, or simply choose a single coverage part. In addition, limits and retentions can be shared between coverages or separated for each coverage part.

- ***Convenient, Easy-to-Read Coverage Grid***

Purchased coverages and applicable retentions are presented in a convenient, easy to read coverage grid.

- ***Noncancellable policy except for non-payment of premium***

- ***Mediation Provision***

Retention is reduced by 50% (up to \$10,000) for any claim settled prior to institution of arbitration proceedings or service of suit or within 60 days of the institution of such proceedings or service of suit.

- ***Punitive damage coverage is available for most coverages if insurable by law***

- ***Newly acquired subsidiaries or pension plans are automatically covered, provided they are less than 25% of the assets of the existing company or plan***

- ***90-day extended reporting period***

- ***In most cases, there is no exclusion for acts that occur prior to the inception date of the policy***

- ***Coverage continues through bankruptcy - when the insured may need it the most.***

- ***The insurer has the duty to defend all claims even if they are groundless or fraudulent***

- ***Coverage applies worldwide***

- ***E-Pack was specifically designed with broad definitions of claim and loss***

- ***Two year policies available with annual installments for qualifying risks***

- ***Automatic Renewal\* available for qualifying risks – no renewal application required***

- ***Option for defense outside the limits for qualifying risks***

- ***Consent to settle options available by endorsement – apportionment options of 50/50, 70/30 or 80/20***

**Increased Flexibility • Improved Coverages • More Choices**  
**E-Pack...the coverages you need wrapped up in one convenient package.**



For more information, contact your Regional Underwriter

Click here  <http://www.cnapro.com/html/contactus.html>

*\*Speak to your regional underwriter about how risks qualify for Automatic Renewal.*

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