

Crime Pack<sup>®</sup>  
Directors and  
Officers Liability  
Employment  
Practices Liability  
**Epac<sup>SM</sup>**  
Epac EZ<sup>SM</sup>  
Fiduciary Liability  
Media Liability  
Miscellaneous  
Professional Liability

**Epac<sup>SM</sup> is a package policy which provides flexibility and various benefits.**

- Available coverages include:
  - D&O Liability
  - Entity Liability (only available with D&O)
  - Employment Practices Liability (EPL)
  - Fiduciary Liability
  - Miscellaneous Professional Liability (MPL or E&O)
  - Media Liability
- Multiple coverages are combined on one policy form
- Policy limits can be shared among coverages or provided on a scheduled limit basis
- A multi-line discount is available when more than one coverage is purchased

**Epac<sup>SM</sup> provides broad policy language including:**

- Duty to Defend
- Claims made and reported with a 90 day post-policy reporting window (Media Liability is occurrence based)
- Mediation Provision, which can reduce the policy retention by 50%, up to \$10,000
- Worldwide Coverage – claims can be brought anywhere in the world
- “Final Adjudication” language in the fraud and illegal profit exclusions
- Severability provision of the application and policy (in the personal conduct exclusion)
- Punitive Damages coverage (most favorable venue) for D&O, EPL, Fiduciary, MPL and Media
- Continued coverage through bankruptcy which extends to the bankruptcy trustee(s)

*Refer to the individual product summary sheets for more detail on each coverage.*

**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
- \$0 D&O retention for indemnified loss

**The Epac<sup>SM</sup> Enhancement Endorsement**

- Provides improved coverages
- Can be included at no additional cost to qualifying risks

*See other side for more information.*

**CNA**

Management and  
Professional Liability

**800-852-0393**

**www.cnapro.com**

The Epack<sup>SM</sup> Enhancement Endorsement can be included at no additional cost to qualifying risks and provides increased coverage. Key enhancements by coverage part are:

#### General Terms and Conditions

- Domestic Partner Coverage
- Consent to Settle provision set at 80/20
- Priority of Payments language
- Amended "Notice of Circumstance"
- New Subsidiary and Plan coverage – 50% acquisition threshold
- Clarified allocation wording between covered and uncovered claims

#### Employment Practices Liability

- Reduced retention by 50%, up to \$10,000, with evidence of key HR policies in place and completion of sexual harassment prevention training
- Expanded definition of Employee to include Volunteers and Independent Contractors
- Deleted Personal Profit Exclusion
- Coverage for employment-related libel, slander or humiliation
- Coverage for negligent hiring and negligent supervision
- Amended Lockout/Strike/WARN exclusion to provide retaliation carve back
- More specific and narrower exclusion for violations of law (applies to violations of ERISA only)
- Amended definition of Claim to include request to toll or waive statute of limitations

#### Directors & Officers Liability

- Additional \$1 million Limit for Non-Indemnified Loss (Side A)
- Investigative costs coverage for Securities Claims (\$250,000 sublimit)
- Amended definition of Claim to waive statute of limitations
- Definition of Insured Person to include employees
- Outside Director Liability coverage extended to non-profits beyond 501c(3) entities to include 501c(3), (4), (6), (7), (10)
- Affirmative Private Placement coverage
- Carve back to the insured v. insured exclusion for claims brought by former Directors and Officers that have not been a Director or Officer for at least four years
- Carve back to the insured v. insured exclusion for whistleblower protection in regard to derivative or securities holder claims
- Provides a carve back to the IPO Exclusion for failure to go public

#### Entity Liability

- Definition of Loss includes punitive damages
- Narrower and less restrictive BI/PD exclusion
- Affirmative private placement coverage and a carve back to the IPO Exclusion for failure to go public

#### Fiduciary Liability

- Sublimit of \$100,000 added for fines and penalties imposed by the IRS' Voluntary Compliance Resolution program "VCR", Closing Agreement Program "CAP", or Tax Shelter Annuity Voluntary Correction Program "TVC" to correct defects
- Coverage for civil fines and penalties up to \$25,000 for HIPAA related claims
- Failure to Maintain Insurance exclusion deleted

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

