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## Management Liability Package (Epack<sup>SM</sup>)

Management Liability package, encompassing five coverage parts: Directors & Officers Liability, Entity Liability, Bankers Professional Liability, Employment Practices Liability and Fiduciary Liability.

### Available coverages:

#### Directors & Officers

- Protects individuals against suits arising from their roles as directors or officers for alleged acts of improper establishment of corporate policy, improper establishment of employment policy, shareholder disputes and failure to comply with SEC and corporate regulations.

#### Entity Liability

- Provides coverage for the organization against claims arising from allegations of neglect, error, misstatement, misleading statement, omission or breach of duty. Purchased in conjunction with the Directors & Officers liability coverage.

#### Bankers' Professional Liability

- Provides coverage to companies and individuals against claims arising from allegations of wrongful acts, errors or omissions in the performance of professional services.
- Separate endorsements available for Trust E&O, IRA Keogh and Lender Liability coverage.

#### Employment Practices Liability

- Covers entity, directors, officers and employees of named insureds for wrongful employment practices.
- Covers legal and administrative proceedings.

#### Fiduciary Liability

- Provides protection to the sponsor employer for its fiduciary liability due to the administration of pension and welfare plans, including protection for ERISA violations.

### Coverage features:

- Automatic Subsidiary coverage (up to 50 percent of the named company assets)
- Coverage for outside non-profit directorships
- Policy non-cancellable (except for non-payment of premium and policies with multi-year terms)
- Right to purchase 12-month extended reporting period
- Full prior acts coverage (where warranted)
- Single limit and retention with option for scheduled limits and retentions
- Three year pre-paid policy periods available

### Market focus:

Commercial Banks, Savings and Loan Associations, Savings Banks and Credit Unions with assets up to \$3 billion.

### Additional details:

- Stand-alone Follow Form Excess and Excess Side A D&O coverages available
- De novo institutions eligible for the program
- Limits available up to \$10,000,000 for qualified insureds
- Products available through independent agents and brokers nationwide

### Applying for coverage:

1. Applications are available on our Web site at [www.cna.com/agentcenter](http://www.cna.com/agentcenter), or contact us at 312-822-4831. We can also quote using competitors' applications.
2. Upon receiving all pertinent underwriting information, turnaround time is typically five business days.

**For more information, contact your community bank underwriter or visit [www.cna.com/financialinstitutions](http://www.cna.com/financialinstitutions).**