



## **Top Reasons to Purchase Epack EZ®**

### **Easy Application Process**

Epack EZ's "Smart" application process allows users to submit the application with the click of a button. The Epack EZ application has simple True/False eligibility and underwriting questions for an easy application process! The Epack EZ application can be quickly downloaded and saved for future use for all prospective insureds.

### **Quick Turnaround Time**

Quotes will usually be issued within one business day of receipt of the Epack EZ application by Commercial Accounts regional underwriters. Once the application is submitted, no additional underwriting information is needed.

### **Competitive Pricing & Retentions**

Epack EZ offers lower minimum premiums and retentions that fit better within the budget of a small business. Epack EZ's minimum premium is \$750. The minimum EPL retention is \$2,500 (\$5,000 for Retail) and the D&O/Fiduciary retention is \$0.

### **Broad Coverage for small business exposures**

The Epack EZ policy is tailored to cover the EPL, D&O and Fiduciary exposures of small businesses. Epack EZ offers coverage for domestic partners under the definition of insured, separate Policy Year Aggregate Limits and Defense Costs aggregate limits, a softened hammer clause and other policy enhancements depending on the coverage option purchased.

### **Risk Control Program available to Epack EZ policyholders**

The CNA risk control program offers Epack EZ policyholders tools and resources, at no additional cost, to help small businesses manage their employment-related risks. Epack EZ policyholders have access to H. R. Web Training, an interactive, easy to use, web-based platform that assists small businesses in developing state of the art employment policies, practices and procedures. Epack EZ policyholders also have access to the H. R. Help Line, a toll-free phone number which enables a policyholder to obtain human resources consulting advice provided by Jackson Lewis, LLP, a national law firm that specializes in employment law.

***(Some policy provisions may be different for NY)***

*Please note that the H.R. Help Line can not provide legal advice pertaining to specific personnel decisions.*

*Note: Jackson Lewis neither is an affiliate of CNA nor is it an agent or broker. As such, information reported to Jackson Lewis is not notice to CNA of any claim or potential claim. Please report claims in accordance with your policy's terms and conditions.*

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