



Corporate Directors & Officers Policy Highlights

For a quick analysis the following items should be reviewed. Not all important items are included in this list and each policy form should be carefully reviewed.

With access to several carriers, Special Features may include:

- Unlimited Extended Reporting Period for former Directors & Officers
 - Provides the protection of an occurrence policy
- Optional Fiduciary Liability Extension
- Separate limit of liability for Employment Practices Liability claims
 - Directors & Officers Liability Limit is not eroded by employment claims
- Employment Practices Liability Defense Costs outside the Limit of Liability for firms with up to 200 employees
- EPL Wrongful Act extends to 12 named perils including acts arising out of use of the internet and Third Party Sexual Harassment

With access to several carriers, Coverage Features may include:

- Optional Third Party Discrimination if EPL is purchased
- Stand alone Directors & Officers Liability option
- Entity Coverage included automatically in D&O and EPL Coverage Parts
- Duty to Defend policy
- Full Prior Acts coverage
- Punitive Damages where insurable by law.
- Entity Coverage included automatically for no additional premium
- Automatic coverage for service on Non Profit 501(c)(3) Boards
- Spousal extension.

With access to several carriers, Additional Advantages may include:

- Security of an A.M. Best rated A++ Carrier

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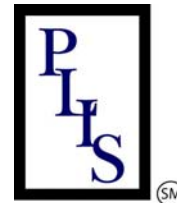
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