



Specialty Risks Management Liability Coverage Professional E&O and D&O

Target Classes of Business

- ✓ Domestic Captives
- ✓ Risk Retention Groups
- ✓ Risk Purchasing Groups
- ✓ Self-Insurance Trusts
- ✓ Self-Insurance Pools
- ✓ Self-Insurance Funds
- ✓ Joint Powers Authorities
- ✓ Intergovernmental Risk Cooperatives
- ✓ Mutual Insurance Companies
- ✓ Associations
- ✓ Wholly owned insurance service vendors
- ✓ Other affiliated entities may be eligible
- ✓ Available to public entity, nonprofit and private entities

Highlighted Features

- \$1 to \$10 Million available limits of liability.
- Coverage for in-house claims, marketing, loss control and underwriting administration.
- Broad definition of Insured.
- No INSURED v. INSURED exclusion.
- \$100,000 Regulatory Investigation Expense sublimit.
- Prior acts available.
- Duty to defend with Insured's input on selection of counsel.
- Insurer "Pays on behalf" of Insured.
- Split limits available.
- Low and aggregate deductibles also available.

2023 Additional Enhancements:

- ✓ Loss to include multiplied damages
- ✓ 30%-70% clause favoring the Insured for settlements
- ✓ Covering breach of privacy for employment practices where no security breach occurred
- ✓ Discovery Period up to 24 months @ 200% optional
- ✓ Cancellation for non-payment of premium - 20 Days

Coverholder at **LLOYD'S**



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