



## Intact Management Liability | For Private Companies

**Management liability for private companies seeking flexibility and security.** The business interests of private companies vary widely. From manufacturing to construction to agriculture, the challenges they face are diverse as well. At Intact Management Liability, our team of specialists can develop solutions based on each organization's unique needs.



We offer a modular policy designed to minimize gaps in coverage and provide the flexibility to tailor a program to meet your organization's needs—all on one convenient application.

### Coverage options for:

- Directors, officers and organization liability (D&O)
- Employment practices liability (EPL)
- Fiduciary liability (FLI)
- Crime coverage
- Employed lawyers professional liability (ELPL)
- Information Risk and Recovery™ (IRR)

### Specialized Features and Coverages

#### General Terms & Conditions and Key Common Policy Features

- Additional aggregate limit for defense available for D&O, EPL and FLI coverage sections
- E-Discovery consultant services available under the liability coverage sections
- Voluntary mediation retention credit, up to \$25,000, under the liability coverage sections
- Type of claim defense — duty to defend or reimbursement — selectable on the declarations page

#### Directors, Officers and Organization Liability

- Asset protection costs and personal reputation expenses sublimit included
- Corporate manslaughter costs included
- Optional coverage for pre-claim inquiry costs, including liberty protection costs

- Securityholder derivative demand sublimit available
- Additional limits for executives and D&O crisis management expenses available
- Insured person investigation coverage and requests for extradition included in the definition of claim
- Coverage for certain Foreign Corrupt Practices Act penalties included

#### Employment Practices Liability

- Illegal hiring or harboring sublimit available
- Additional limit for EPL crisis management expenses available
- Employment-related workplace bullying and invasion of employee privacy included in the definition of workplace tort
- Wrongful act includes employment practices wrongful acts by employees over the internet
- Wage and hour claims — optional defense coverage available

- Workplace violence event expenses — optional coverage available

### Fiduciary Liability

- Unlimited coverages available: HIPAA penalties, Section 502(c) penalties, Section 507 penalties, PPACA penalties, Section 4975 penalties and voluntary settlement program
- Additional limit for pension crisis management expenses available
- Settlor capacity acts included in the definition of wrongful act

### Crime Coverage

- Loss discovered form
- Coverage available for client property, social engineering fraud, personal accounts forgery or alteration, identity fraud expense reimbursement and investigative costs
- Credit, debit and charge card coverage included under forgery or alteration coverage
- Computer data restoration expenses coverage provided under computer crime coverage

### Information Risk and Recovery (IRR)

- Third party coverages include:
  - Information risk liability
  - Communication liability
  - Privacy administrative proceedings, fines and consumer redress liability

- First-party insuring coverages for cyber-related events include:
  - Breach consultation services
  - Incident management expense
  - Information restoration expense
  - Hardware replacement expenses
  - Extortion payments and rewards
  - Forensic expense
- Access to eRiskHub® from NetDiligence Solutions, an online resource for managing cyber risk exposures

### Employed Lawyers Professional Liability

- Paralegals, temporary lawyers, legal assistants, law students, notaries public and independent contractor attorneys working under the supervision of employed lawyers included as Insureds
- Coverage for certain pro bono legal services, personal legal services, moonlighting legal services and outside capacity legal services included
- Additional limit for general counsel replacement expenses
- Intra-organization defense expense coverage available

### Eligible Risks

**Private companies of all sizes, including the following industry classes:**

- Manufacturing

- Construction/trades
- Wholesale/retail trade
- Professional/business services
- Agriculture
- Real estate

### Limits

- Up to \$10 million in capacity
- Primary and excess coverage available

### Superior Claims Service

No matter how much you prepare, claims happen. When they do, our claims professionals have extensive management liability claims handling experience. And insureds can expect a high level of customer service throughout the claims process.

### Minimized Risk

Policyholders who elect Employment Practices Liability (EPL) coverage receive an innovative risk management program through Jackson Lewis, P.C., one of the nation's leading employment and labor law firms. Through this program, insureds have access to a dedicated risk management portal that offers a wealth of employment related information and resources, as well as a hotline that connects insureds directly to the experts at Jackson Lewis.

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).

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