

As management liability insurance specialists, we offer directors and officers liability (D&O), employment practices liability (EPL), fiduciary, crime and employed lawyers' liability on a modular form approach that allows for tailored solutions, designed for a wide range of organizations. Included are the types of risks we will consider.



NOT-FOR-PROFIT ORGANIZATIONS

Products/Coverages Available

- Primary Nonprofit Policy: D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available on a package or stand-alone basis
- Follow Form Excess Policy
- Side-A DIC Policy

Capacity

- Up to \$5 million limit per coverage section available
- Ability to offer shared and separate limits

Target Size/Thresholds

- Primary: Accounts with up to 1,000 employees (100 in California)
- Excess: Accounts with up to 10,000 employees

Target Classes of Business

- Education (including primary and secondary schools)
- Foundations
- Social service organizations
- Community development organizations
- Professional trade and credentialing associations
- Religious organizations
- Museums/theaters/libraries
- Unions
- Quasi-governmental entities (water, sewer, transportation districts)
- Advocacy groups
- Homeowners/condo associations

Coverage Highlights

- Duty to defend form with 100% defense cost allocation
- Ability to add educator's legal liability to the D&O coverage section for certain educational institutions
- Antitrust coverage up to the full D&O limit available
- No regulatory exclusion in the D&O coverage section



PRIVATE COMPANIES

Products/Coverages Available

- Primary Nonprofit Policy: D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available on a package or stand-alone basis
- Side-A DIC Policy

Capacity

- Up to \$5 million limit per coverage section available
- Ability to offer shared and separate limits

Target Size/Thresholds

- Primary: Accounts with up to 1,000 employees (100 in California)
- Excess: Accounts with up to 10,000 employees

Target Classes of Business

- Manufacturing
- Construction
- ESOPs – both established and newly formed plans
- Technology
- Energy
- Property management/real estate
- Agriculture
- Wholesale trade/distributors
- Transportation
- Professional Firms including law firms, accounting firms and architect & engineers

Excluded Classes of Business

- Cannabis/Tobacco
- Guns/Weapons
- Auto Dealers
- Adult Entertainment

Coverage Highlights

- Duty to defend form with 100% defense cost allocation
- Professional Firm Amendatory can add express grant of coverage for partnership dispute claims up to the full D&O limit and includes failure to make partner language subject to the full EPL limit.
- Ability to waive change in control for organizations establishing a newly formed ESOP
- Retention may be reduced by 10%, up to \$25,000, under the D&O, EPL and Fiduciary Coverage Sections
- Broader appetite for standalone employed lawyers' policies including financial institutions, insurance companies, and publicly traded entities



HEALTHCARE

Products/Coverages Available

- Primary Healthcare Policy: D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available on a package or stand-alone basis
- Follow Form Excess Policy
- Side-A DIC Policy

Capacity

- Up to \$5 million limit per coverage section available
- Ability to offer shared and separate limits

Target Size/Thresholds

- Primary: Accounts with up to 500 employees
- Excess: Accounts with up to 10,000 employees

Target Classes of Business

- Urgent care/clinics
- Ambulatory surgery centers
- Small/rural hospitals
- Home healthcare/hospice
- Laboratories
- Medical research organizations
- Radiology/imaging centers
- Rehabilitation and Behavioral Health Centers - inpatient and outpatient
- Doctors and dentists offices
- Physician/Medical Groups

Coverage Highlights

- Healthcare specific form with tailored definitions for healthcare risks
- Insured Person includes staff physicians and faculty
- Regulatory defense coverage up to \$1 million limit available with enhanced claim trigger to include certain notices of investigation and RAC audits
- Fines and penalties sublimit for HIPAA, excess benefit transaction excise tax, Internal Revenue Code, and EMTALA violations available
- Express grant of coverage for provider selection
- Peer review/credentialing coverage included in the D&O coverage section



PUBLICLY TRADED COMPANIES

Products / Coverages Available

- Primary Public D&O Policy
- Follow Form Excess D&O Policy
- Side-A DIC Policy

Capacity

- Up to \$10 million limit

Target Size/Thresholds

- Primary: Market cap <500M
- Excess Only: Accounts of all sizes can be considered

Target Classes of Business

- Agriculture
- Communication
- Construction
- Energy
- Healthcare
- Life Sciences
- Manufacturing
- Real Estate
- Mining
- Retail
- Services
- Technology
- Wholesale trade/distributors

Excluded Segments

- Cannabis
- Education
- Firearms
- SPACs / DeSPACs
- Social Media



CRIME & FIDELITY INSURANCE

Products / Coverages Available

- Primary Policy
- Follow Form Excess Policy

Capacity

- Up to \$5 million limit

Target Size/Thresholds

- Primary: Accounts with up to 1,000 employees
- Excess: Accounts with up to 10,000 employees

Target Classes of Business

- Agriculture
- Property Management/Real Estate
- Community Development Organizations
- Quasi-governmental entities (water, sewer, transportation districts)
- Construction
- Religious Organizations
- Energy
- Social Service Organizations
- Foundations
- Technology
- Manufacturing
- Transportation
- Museums/theaters/libraries
- Unions
- Professional trade and credentialing associations
- Wholesale trade/distributors

Coverage Highlights

- Computer Fraud
- Employee Dishonesty
- ERISA Coverage
- Forgery or Alteration
- Funds Transfer Fraud
- Inside and Outside the Premises
- Loss Discovered
- Money Orders & Counterfeit Currency
- Personal Accounts Forgery
- Social Engineering
- Investigative Cost Coverage



EMPLOYED LAWYERS LIABILITY

Products / Coverages Available

- Primary Policy
- Follow Form Excess Policy

Capacity

- Up to \$5 million limit

Target Size/Thresholds

- Primary: Accounts of all sizes can be considered
- Excess: Accounts of all sizes can be considered

Target Classes of Business

- Financial Institutions
- Publicly Traded Companies
- Non-Profit Entities
- Healthcare Organizations
- Manufacturing
- Construction
- Technology
- Energy
- Property Management/Real Estate
- Agriculture
- Wholesale Trade/Distributors

Coverage Highlights

- Professional legal services rendered to the organization and subsidiaries
- Coverage for pro bono and moonlighting legal services, including notary services
- Moonlighting and personal legal services does not require the written consent of the organization
- Coverage for independent contractor and temporary attorneys
- Defense cost coverage sublimit for Intra-Organization Claims available

Visit intactspecialty.com/management-liability for applications, program highlights and underwriter contact information.

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