

As management liability insurance specialists, we offer directors and officers liability (D&O), employment practices liability (EPL), employed lawyers, cyber, fiduciary liability and crime coverage 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.



Go to intactspecialty.com/management-liability for applications and underwriter contact information.

Healthcare

Products/Coverages Available

- Healthcare Management Liability Policy—modular form with D&O, EPL, employed lawyers, cyber, fiduciary and crime coverages offered
- Follow Form Excess Policy
- Side A Excess and Drop Down Liability Policy

Capacity

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

Account Appetite

Target Size/Thresholds

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

Target Healthcare Segments

- Urgent care/clinics
- Ambulatory surgery centers
- Small/rural hospitals
- Skilled nursing homes, assisted living and senior living
- Home healthcare/hospice
- Laboratories
- Medical research organizations
- Radiology/imaging centers
- Rehabilitation centers
- Doctors and dentists offices

- Behavioral health—inpatient and outpatient
- Physician/Medical Groups

Excluded Segments

- Publicly traded entities
- Large hospitals/health systems (on a primary basis)

Coverage Highlights

- Healthcare specific form with tailored definitions for healthcare risks
- Full antitrust limits available
- Regulatory defense coverage up to \$1 million limit available with enhanced claim trigger to include certain notices of investigation and RAC audits
- Ability to provide duty to defend or non-duty to defend coverage
- Retention may be reduced by 10%, up to \$25,000, under the D&O, EPL and Fiduciary Coverage Sections
- Additional Side A limit available up to \$1 million
- HIPAA fines and penalties sublimit
- Express grant of coverage for provider selection
- Peer review/credentialing coverage included in the D&O coverage section
- No failure to maintain insurance exclusion
- Wage and hour defense coverage available under the EPL coverage section

- Other program highlights at intactspecialty.com/management-liability

Private Companies

Products/Coverages Available

- Private Company Management Liability Policy—modular form with D&O, EPL, employed lawyers, cyber, fiduciary and crime coverages offered
- Follow Form Excess Policy
- Side A Excess and Drop Down Liability Policy

Capacity

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

Account Appetite

Target Size/Thresholds

- Primary: Accounts with up to 1,000 employees (100 in California)
- Excess: Accounts with up to 10,000 employees
- ESOPs with valuations up to \$75 million

Target Private Company Segments

- Manufacturing
- Construction
- Technology
- Energy

- Property management/real estate
- Agriculture
- Wholesale trade/distributors
- Transportation

Excluded Segments

- Publicly traded entities
- Cannabis
- Casinos/gaming
- Auto Dealers

Coverage/Program Highlights

- Duty to defend form with 100% defense cost allocation
- Additional Side A limit available up to \$1 million
- Additional limit for defense costs available under all coverage sections, up to \$1 million
- Securityholder derivative demand sublimit
- Personal Reputation Expenses Sublimit available of \$100,000 per executive and \$500,000 in the aggregate
- Specific grant of coverage for certain first-party privacy breach expenses in addition to the D&O limit
- Wage and hour defense coverage available under the EPL coverage section
- Asset Protection Costs Sublimit available of \$50,000 per Executive and \$250,000 in the aggregate
- 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
- Other highlights on intactspecialty.com/management-liability;

Not-for-Profit Organizations

Products/Coverages Available

- Not-for-profit Management Liability Policy—modular form with D&O, EPL, fiduciary, employed lawyer, cyber and crime coverages offered
- Follow Form Excess Policy
- Side A Excess and Drop Down Liability Policy

Capacity

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

Account Appetite

Target Size/Thresholds

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

Target Not-for-Profit Segments

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

Excluded Segments

- Country/golf clubs
- Public elementary schools
- Municipalities

Coverage/Program Highlights

- Duty to defend form with 100% defense cost allocation
- Additional Side A limit available up to \$1 million
- Additional limit for defense costs available on all coverage sections up to \$1 million

- Specified Internal Revenue Code, excess benefit and HIPAA sublimits available
- Ability to add educator's legal liability to the D&O coverage section for certain educational institutions
- Full antitrust limits available
- No regulatory exclusion in the D&O coverage section
- Wage and hour defense coverage available under the EPL coverage section up to \$150,000 sublimit
- Other program highlights on intactspecialty.com/management-liability

Professional Firms

(Law/Accounting/Engineering)

Products/Coverages Available

- Employment Practices Liability for Professional Firms Policy
 - *With the ability to provide D&O, fiduciary and crime coverages (on the Private Company Management Liability Policy with a Professional Firms Amendatory)*
- Follow Form Excess Policy

Capacity

- Up to \$5 million limit available (per coverage and in the aggregate)

Account Appetite

Target Size/Thresholds

- Firm size: Up to 500 employees (excess only for entities with 500+ employees)

Target Professional Firms

- Law firms
- Accounting firms
- Architect and engineering firms
- Firms with any business organization structure – partnerships, corporations, professional associations

Excluded Segments

- Public entities (state attorneys/public defenders offices)
- Publicly traded accounting firms

Coverage/Program Highlights

- Policy forms and applications tailored specifically for law and other professional firms
- Failure to name as a partner included as part of wrongful termination in the EPL policy
- Partners and shareholders are included as executives
- Ability to add partnership dispute coverage up to the full policy limits—available on the D&O Coverage Section
- Duty to defend coverage available
- Wage and hour defense coverage available under the EPL policy
- Other highlights on intactspecialty.com/management-liability

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.

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