

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 — modular form with D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available
- 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
- Advocacy groups
- Professional trade and credentialing associations
- Religious organizations
- Museums/theaters/libraries
- Unions
- Quasi-governmental entities (water, sewer, transportation districts)
- Homeowners/condo associations

#### Excluded Segments

- Country/golf clubs

#### Coverage/Program 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

Visit [intactspecialty.com/management-liability](https://intactspecialty.com/management-liability) for applications, program highlights and underwriter contact information.



## PRIVATE COMPANIES

### Products/Coverages Available

- Primary Private Policy—modular form with D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available
- 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)
- Primary: ESOPs with valuations up to \$75 million
- Excess: Accounts with up to 10,000 employees

- Target Private Company Segments
- 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 Segments

- Cannabis
- Casinos/gaming
- Auto Dealers

### Coverage/Program 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—modular form with D&O, EPL, Fiduciary, Crime and Employed Lawyers coverages available
- 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
- 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

- Follow Form Excess D&O Policy

### Capacity

- Up to \$10 million limit

### Account Appetite

#### Target Size/Thresholds

- Excess Only: Accounts of all sizes can be considered

#### Target Public Segments

- Agriculture
- Communication
- Construction
- Energy
- Healthcare
- Life Sciences
- Manufacturing
- Real Estate
- Mining

- Retail
- Services
- Technology
- Wholesale trade/distributors

#### Excluded Segments

- Cannabis
- Education
- Firearms
- Social Media



## CRIME & FIDELITY INSURANCE

### Products / Coverages Available

- Primary Policy
- Follow Form Excess Policy

### Capacity

- Up to \$5 million limit

### Account Appetite

#### Target Size/Thresholds

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

#### Target Crime & Fidelity Segments

- 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



## EMPLOYED LAWYERS LIABILITY

### Products / Coverages Available

- Primary Policy
- Follow Form Excess Policy

### Capacity

- Up to \$5 million limit

### Account Appetite

#### Target Size/Thresholds

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

#### Target Employed Lawyers Segments

- Financial Institutions
- Publicly Traded Companies

- Healthcare
- Manufacturing
- Construction
- Technology
- Energy
- Property Management/Real Estate
- Agriculture
- Wholesale Trade/Distributors
- Transportation
- Non-Profit Organizations
- Quasi-governmental entities (water, sewer, transportation districts)

### 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

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### 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](https://intactspecialty.com).

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