



Coalition Executive Risks

Coverage Highlights





Coverage Overview

	Limits	Retentions	Minimum Premium
D&O	Up to \$10M	Starting at \$2,500	\$750
EPL	Up to \$10M	Starting at \$2,000	\$750
Fiduciary (coming soon)	Up to \$10M	Starting at \$0	\$500
Crime (coming soon)	Up to \$10M	Starting at \$2,500	\$500



Directors & Officers Liability (D&O)

Coalition Coverage Highlights

- ✓ **No settlement clause**
- ✓ **100% defense allocation**
Uses broad wording like “best efforts” and “duty to defend”
- ✓ **Defense outside the limits** - up to \$1M
- ✓ **Additional Side A** - up to \$1M
- ✓ **Asset protection costs** for executives - up to \$100k
- ✓ **Retention waiver** - 10% reduction
- ✓ **Public relations and crisis management coverage** - up to \$150k
- ✓ **Automatic coverage for new organizations** created during the policy period
(Excludes publicly traded, financial institutions, and healthcare organizations)
- ✓ **State amendatory inconsistency endorsement**
- ✓ **Broad definition of insured**
Includes interns and board observers



Employment Practices Liability (EPL)

Coalition Coverage Highlights

- ✓ **Defense outside the limits** - up to \$1M
- ✓ **Wage and hour** - up to \$250k
- ✓ **Workplace violence** - up to \$250k
- ✓ **Immigration** - up to \$100k
- ✓ **3rd party coverage**
- ✓ **90/10 settlement clause**
- ✓ **Retention waiver** - 10% reduction



Crime

Coalition Coverage Highlights

- ✓ **Fraudulent impersonation (social engineering)**
- up to \$250k
- ✓ **Property included** in fraudulent impersonation insuring agreement
- ✓ **Discovery form**
- ✓ **Independent contractors covered as employees**
via endorsement
- ✓ **Automatic coverage for newly formed and acquired subsidiaries** (no asset threshold)
- ✓ **ERISA coverage included** in employee theft insuring agreement
- ✓ **Investigative expenses** - up to \$50k
- ✓ **Electronic data restoration coverage** - up to \$150k



Protecting small businesses that have been overlooked by the market



Industries

Broad appetite in all industries **except** healthcare, education, media, entertainment, financial institutions



Corporate structure

Private company
D&O and EPL

*Fiduciary in January 2023;
Not-for-profits later in 2023*



Target profile

US-based SME businesses with up to \$250M in assets and up to 250 employees (we excel at under 100 employees)



Geographies

All states, except Kentucky and Alaska

No EPL in California



Disclosures

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