

# quick guide



## E&S MANAGEMENT LIABILITY

Directors and Officers – Employment Practices – Fiduciary Liability – Crime

### Advantages

- Direct access to your E&S management liability underwriter
- 15% standard commission with credit for CSU production included in Cincinnati Insurance profit-sharing calculation
- Competitive coverage forms
- Superior claims service
- Financial strength – coverage written through E&S carrier with an A+ (Superior) rating by A.M. Best

### Submission Requirements

- CSU or other carriers' application
- Loss runs, three to five years, currently valued
- Year-end financials and list of board members (D&O coverage only)
- IRS Form 5500 (Fiduciary coverage only)

Thank you for all the great business you place with us! For more information, please contact us:

Email: [CSUPRML@cinfm.com](mailto:CSUPRML@cinfm.com)

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### Coverage Features

- Management liability coverages may be packaged together or written individually
- Limits up to \$5 million per coverage
- Additional defense coverage outside the limit available
- Prior acts coverage available
- No hammer clause
- Automatic coverage for new subsidiaries

### Available Coverages

#### Directors and officers liability with:

- Excess Side A coverage
- Available sublimits for crisis management, derivative evaluation and investigative costs
- Specialized forms available for:
  - Community and homeowner associations
  - Educational institutions
  - Healthcare institutions
  - Nonprofit organizations
  - Privately held businesses

#### Employment practices liability (first and third party) with available sublimits for:

- Crisis management
- Employee privacy
- Immigration defense
- Wage and hour violations
- WARN Act violations
- Workplace violence

#### Fiduciary liability with available sublimits for:

- ERISA 502(c)
- Healthcare Reform Act
- HIPAA
- IRS 4975
- Managed care bodily injury
- Pension Protection Act
- Voluntary settlement programs

### Crime

Comprehensive commercial crime policy, including social engineering fraud and personal accounts protection

**Excess management liability** is also available to provide additional capacity over Cincinnati Insurance or another carrier's primary or excess management liability policy. (Carrier must have A- or better A.M. Best rating.)

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