

# Management Liability Coverage Snapshot



Management Liability Coverage protects your business and your team against financial losses stemming from several common scenarios. This policy includes Directors & Officers Coverage, Employment Practices Coverage, and Fiduciary Liability. If you are sued, you can be covered for mismanagement of the company, employees, or benefit plans. A comprehensive management liability insurance plan is an important and necessary safeguard for business owners, boards, directors and officers, and investors.

## Eligibility

Employees	Up to: <b>250</b>
Revenue	Up to: <b>\$50,000,000</b>
Assets	Up to: <b>\$100,000,000</b>
Funds Raised	Up to: <b>\$150,000,000</b>

## Limits

Up to  
**\$3,000,000 limits**

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Retentions available from  
**\$2,500 – \$75,000**

(\*note: D&O must be selected to receive other lines. Max limit for EPL \$2,000,000 unless part of a total policy shared limit)

## Coverages Available

- ✓ Directors & Officers
- ✓ Employment Practices Liability
- ✓ Fiduciary
- ✓ Roadshow Coverage included in D&O
- ✓ Hammer Clause Removal included for D&O

### Optional:

- Removal of Antitrust/Unfair Trade Practices Exclusion  
(Note: Not available for Retail, Wholesale, Finance, Manufacturing, Healthcare)
- \$0 Retention for Side A
- Workplace Violence Events Coverage
- EPL Third Party Claims
- ERP and Run Off
- Employed Attorney Exclusion
- Third Party Wrongful Acts Exclusion
- Separate Retention for Third Party Claims

- Written on "A" rated paper, non-admitted
- Rating based on assets or revenue, as appropriate for the risk

## Sublimits

Automatic Side A	\$1,000,000
Crisis Events Coverage	\$50,000
Derivative Demands and Books and Records	\$50,000
Inquiry Costs	\$250,000
TCPA	\$25,000
Wage & Hour	\$100,000 \$50,000 retention
Immigration	\$100,000
Privacy	\$100,000

## Excluded Classes of Business

### Excluded Classes:

- Cannabis-related
- Opioid manufacturing or distribution
- Media Buying Agencies
- Bank and Other Holding Companies
- Collection Agencies
- Credit Bureaus
- Investigation / Security Services
- Hazardous Waste
- K-12 and higher education
- Nursing Care/Assisted Living
- Public Administration/Services
- Tobacco Manufacturing
- Small Arms Manufacturing
- Tribal Governments, Gaming and Entertainment
- Professional Employer Organizations ("PEOs")
- Sports Teams

### Excluded for EPL:

- Agriculture
- Automotive Services
- Retail
- Hospitality