

# FOR-PROFIT MANAGEMENT LIABILITY PACKAGE

Operating a business in today's environment is challenging enough without having to worry about coverage for your client's Directors and Officers. Litigation against a company's management doesn't just affect large, public companies; it also affects small private companies. Many privately-held smaller companies may underestimate, or not even recognize, their need for such coverage.

At Westchester Binding, we've made a commitment to this market. We've invested in a sophisticated underwriting platform to quickly rate, quote, bind and issue policies using our online tool. Backed by financial stability and a team of superior underwriters, this product offering provides the broadest coverage available in the small business marketplace.

## Our Products

- Directors, Officers and Organization Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Crime Insurance

## What Westchester Binding Offers

- Duty to Defend
- Non-Rescindable & Non-Cancellable policies
- Most favorable venue punitive damage coverage
- Additional \$1 million of Side A\* D&O coverage
- Limited definition of "Application" (36 months)
- Retention waiver for early settled claims
- \$100,000 sub-limit for class-action wage and hour claims defense. Single plaintiff claims not sub-limited (non CA & FL risks, by endorsement).
- EPLI includes third party coverage and additional \$1 million of defense cost coverage\*
- HIPPA fines and penalties coverage (by endorsement)
- Defense in addition to limit of liability in many cases (fiduciary only)
- Fiduciary includes Voluntary Compliance and Delinquent Filer Penalties coverage

*\*When at least a \$1 million limit is purchased and financial standing is proven.*

## Additional Facts

- Up to \$5 million in Limits
- No Minimum Premium
- A++ (Superior) rating by A.M. Best
- Private companies with annual revenues less than \$25 million and fewer than 500 employees are typical clients
- Financial Institutions are not eligible

## Restricted Classes

- HOA/COA
- PAC's
- Labor Unions
- Financial Services
- BioTech
- Abortion Clinics
- Churches
- Family Planning Centers
- Schools
- Companies with primary operations outside the US

## Why Westchester?

Westchester writes the simple to the most complex companies, with few restrictions, including the following classes (additional classes may be also qualify):

- Retail
- Healthcare
- Business Services
- Manufacturing
- Staffing Agencies
- Energy
- Aerospace



For questions and inquiries, call HIMI:  
808-208-8300

Send submissions to:  
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