

# Epac Extra<sup>®</sup> Policy Coverage Highlights



We can show you more.®

## Epac Extra<sup>®</sup> Your Carrier

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#### General Terms & Conditions

A.M. Best A (Excellent) rated admitted carrier	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mediation credit available to reduce retention by 50 percent, up to \$10,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Defendant's reimbursement; \$250 per day, per person up to \$2,500 per Claim	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Full severability for Insured Persons with respect to misrepresentation or omissions in Application for non-indemnifiable loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Worldwide coverage territory	<input checked="" type="checkbox"/>	<input type="checkbox"/>

#### Directors & Officers Liability

\$500,000 sublimit for investigative costs related to shareholder demands	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$1,000,000 excess side A limit added in addition to the policy aggregate	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Definition of "Wrongful Act" includes violations of privacy provisions of HIPAA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Extradition Proceedings	<input checked="" type="checkbox"/>	<input type="checkbox"/>

#### Employment Practices Liability

Independent Contractors included within definition of Employee with no indemnification requirement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage for Discrimination or Harassment Claims by persons other than an Employee of the Named Insured	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Definition of "Wrongful Employment Practices" includes failure to afford partnership or other equity status and failure to train	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Definition of Claim includes formal regulatory and administrative proceedings, EEOC investigations and requests to toll the statute of limitations	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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#### Fiduciary Liability

Disproven Allegation Protection – Insurer will not seek recovery of loss paid where later determined allegations are outside coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Settlor Capacity – covers business judgement type decisions (as opposed to fiduciary decisions) regarding a Plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Fact-Finding Investigation – triggers cover at early stage for Claim where no Wrongful Act alleged	<input checked="" type="checkbox"/>	<input type="checkbox"/>

#### Crime Coverage

Six Insuring Agreements, incl. Computer and Funds Transfer Fraud, & Employee Theft while on Client Premises; aggregates per Insuring Agreement	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Up to \$7,500 available in coverage for reconstructing or reproduction of manuscripts, drawings or records, if covered under Loss	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Coverage includes Proof of Loss Expenses (up to 10% of Limit)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Social Engineering sublimit available for additional premium	<input checked="" type="checkbox"/>	<input type="checkbox"/>

#### Professional Liability

No Prior Notice of claim restriction – former insurer may have received but not accepted prior notices as claims	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Media Liability on Occurrence form	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Vicarious Liability coverage available – when the Insured is required by contract to include another entity as an insured for Wrongful Acts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expenses covered include Privacy Event and Network Extortion	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Includes Asset and Liberty Protection Costs	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For more information, please contact your local underwriter or visit [www.cnacanada.ca](http://www.cnacanada.ca).