

Coverage to match every level of exposure.

► Management Liability



Management Liability

Managers make decisions every day that can lead to costly claims, from employment-related allegations to errors in oversight and handling sensitive information. Professional liability insurance helps protect their business by covering defense costs and claims tied to management decisions and professional responsibilities.

In today's complex environment, managers face significant management liability exposures, from how they run their operations and store sensitive information to the way they implement employment practices and oversee key accounting and finance positions.

To help address these risks, our Management Liability - Directors and Officers, EPLI, Crime, Fiduciary coverage offers executive liability solutions for businesses of all sizes, including coverage for unique and emerging exposures – all quoted through ICON.

We offer coverage for:

- Private companies and nonprofit organizations with up to 250 employees and \$100M in revenue or assets

Key Features

- **Convenient** – easily quoted in ICON
- **Flexible** – purchase as a standalone management liability policy or include coverages as part of the Spectrum® Business Owner's Policy (BOP)
- **Simple** – seamless customer experience with one bill and payment options
- **Competitive** – 17.5% compensation for new **and** renewal business
- **Growth-oriented** – 550+ total Spectrum® classes eligible for management liability

Exceptional Flexibility

We also offer the flexibility to customize policies. For example, it's possible to:

- Elect anywhere between one through four coverage parts
- Purchase a single aggregate limit for all liability coverage parts

Key Liability Coverages

1. Employment Practices Liability

Employment law is constantly changing and now, more than ever, employees and prospective employees are keenly aware of their rights in the workplace. This coverage helps cover employee-related allegations, such as:

- Employment discrimination
- Sexual or other workplace harassment
- Wrongful dismissal, discharge and termination
- Retaliation and other workplace torts

2. Directors & Officers and Entity Liability

In today's legal and regulatory environment, organizations are arguably facing more lawsuits than ever before. This coverage helps protect against everyday management and business decisions and extends to both the organization and its directors, trustees and officers.

3. Crime

This coverage can help protect property from losses due to employee theft. Coverage includes:

- Computer and funds transfer fraud
- Inside and outside premises – money, securities, and other property
- Depositors, credit, debit or charge card forgery
- Money orders and counterfeit currency
- Investigative expense
- Computer systems restoration expense
- Theft of customer's/customer's client's property
- Social engineering/fraud

4. Fiduciary Liability

This coverage helps protect fiduciaries (i.e., board members and corporate officers) against damages and defense costs arising from the administration and management of employee benefit and pension plans. Employers are often open to claims alleging the breach of fiduciary duties, putting the personal assets of plan fiduciaries at risk.

Quote us today. Visit [TheHartford.com](https://www.TheHartford.com) for more management liability solutions.



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