PRIVATE CHOICE PREFERRED℠ MANAGEMENT LIABILITY FOR PRIVATE COMPANIES

THE TOP 10 REASONS BROKERS SHOULD TELL THEIR CLIENTS ABOUT THE HARTFORD MANAGEMENT LIABILITY COVERAGE:

1.	"Preferred" offers Insureds to choose up to six coverage parts: D&O, Employment Practices Liability (EPL), Fiduciary Liability, Crime, Kidnap & Ransom and Cyber with aggregate or separate limits.
2.	Additional Defense Limit (ADL): Can be added as an aggregate limit over all Liability Coverage Parts (D&O, EPL and Fiduciary) or a separate ADL can be added exclusively over any one or each Liability Coverage Part.
3.	Retention Reduction Credit for the Liability Coverage Parts, the lesser of $25,000 or 50% of the retention in connection with **Reporting Expenses, Potential Claim Expenses** and **Expedited Settlements**.
4.	D&O Coverage Part: Carveback for anti-trust **Claims** including alleged unfair trade practices violations for remaining policy limit up to $1 million of **Loss**.
5.	D&O Coverage Part: **Loss** includes **Personal Asset Protection Costs** which are costs incurred by an **Insured's** CEO, President or CFO to oppose **Enforcement Entity's** effort to seize or enjoin personal assets or real property, or to obtain revocation of court order on a covered **Insured Person Claim**.
6.	D&O Coverage Part: Includes Elective Notice for **D&O Inquiry Claims**, with no penalty if it later becomes a timely reported **Insured Person Claim** or **Entity Claim**.
7.	D&O Coverage Part: Additional limit for **Claims** Against **Managers** built-in with option to select higher limits.
8.	EPL: **Third Party** now includes "any natural person."
9.	Fiduciary: **Loss** includes enhanced sub-limited **Civil Fines & Penalties: 502(c) Penalties**, **502(i) and 502(l) Fines & Penalties, Canada Fines & Penalties, HIPAA/HITECH Penalties**, **IRS Tax Penalties**, and **UK and Ireland Fines & Penalties**.
10.	Crime: Social Engineering Fraud Sublimit available for inducement by someone pretending to be an **Employee,** owner of **Insured**, **Customer**, **Customer's Client**, **Custodian**, **Messenger**, or **Vendor**.

WHY THE HARTFORD

200 YEARS

200+ years of experience insuring business

4.8 STAR CLAIMS AND RISK ENGINEERING EXPERIENCE[1]

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