Coverages and Limits:* A Quick Reference Guide

Management & Professional Liability

Use our coverage guide to help small business customers find industry-leading professional and management liability solutions, backed by the responsive service and support they need to succeed.

Professional Liability Highlights

FailSafe® Enterprise Liability: Technology E&O and Cyber Liability	
Retention	$2,500 to $50K (higher retention options available)
Revenue Thresholds	$50M
Limits Available (occurrence/aggregate)	$250K-$5M
Automatically Included	Core Coverage (Failsafe® GIGA – Endorsement or Standalone Quoting) • Claims made policy form • Basic ERP and optional ERP • Technology E&O/Professional Liability • Data Privacy and Network Security Liability (Third-Party Cyber)
Additional Coverage Options	Optional Media Liability bundle, including: • Intellectual Property • Personal Injury • Media Liability Optional First-Party Coverages (FailSafe® GIGA - Standalone Quoting Only) Standard Optional First-Party Coverages: • Business Interruption and Dependent Business Interruption • Data Restoration and Data Privacy Regulatory Expense • Cyber Investigation and Crisis Management Expense • Cyber Extortion Expense • Reputational Loss Coverage • Property Damage for Data Restoration (Bricking) • Invoice and Delivery Instruction Manipulation Fraud • Utility Fraud • Regulatory Inquiry Expenses If Standard First-Party Coverages are elected, additional options include: • Cyber Crime, including Computer Fraud, Funds Transfer Fraud and Social Engineering Fraud • System Failure Coverage

Professional Liability Highlights (continued)

Premier Choice Professional Liability: Miscellaneous E&O		
Retention	$1,000 to $50K	
Revenue Thresholds	Standalone: $40M	Endorsement to BOP: $40M
Limits Available	$10K/$10K-$5M/$5M	
Coverage Details	• Extended Reporting Period options • Disciplinary Proceedings coverage • Subpoena Assistance • Retention credit for claims resolved through alternative dispute resolution • Personal Injury coverage • Coverage for failure to safeguard a client's Personally Identifiable Information • Prior acts coverage available, subject to class of business or coverage purchase history • Optional additional coverage limit for defense costs* *Coverage varies by state and class of business and may be subject to underwriting review.	

Management Liability Highlights

For Profit and Not for Profit		
Total Assets	$100M	
Employee Limits	Up to 250 employees	
Limits Available	Up to $3M	

Available Coverage	Standalone Management Liability: Private Choice Preferred/Premier	Endorsements to Spectrum® BOP
Employment Practices Liability	• Wage and Hour Defense Costs up to a sub-limit of $100K[1] • Third-party liability • Workplace Violence Coverage sublimit • Immigration Claim Coverage sublimit	• Built-in limits: $10K/$10K, moving to $25K/$25K for Spectrum[2] • Additional limits available up to $1M[3] • Limited to 50 employees, 25 in CA • Wage and hour defense up to $100K[4]
Crime	• Computer and funds transfer fraud • Inside and outside premises – money, securities and other property • Depositors, credit, and debit or charge card forgery • Money orders and counterfeit currency • Investigative expense • Computer systems restoration expense • Social engineering/fraud • **Theft of Customer's/Customer's Client's Property** (Standalone option available)	• Coverage for fraudulent transfer, employee dishonesty and forgery have limits up to $250K; Spectrum up to $1M • Coverage for computer fraud has limits up to $100K • Money, securities and other property inside premises has limits up to $100K; outside premises has limits up to $50K; Spectrum up to $250K inside premises and up to $125K outside premises

Management Liability Highlights (continued)

Available Coverage	Standalone Management Liability: Private Choice Preferred/Premier	Endorsements to Spectrum® BOP
Directors and Officers	This coverage helps protect against everyday management and business decisions and extends to both the organization and its directors, trustees and officers.	Limited offering for condo associations only; limits up to $1M
Fiduciary	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.	Employee benefits liability optional coverage only; limits up to $2M/$4M

Design Professionals Liability		
Retention	$0-$10K; varies based on firm size and type	
Revenue Thresholds	Standalone: $2M	
Limits Available	Up to $2M/$2M	
Coverage Details	Standalone: • Insuring agreements include: Professional Liability, Personal Injury Liability, Network Intrusion Liability and Rectification Expense coverages • No hammer clause	• Subpoena assistance • Rectification expense for design errors • Client entity fee assistance • Pre-claim Assistance and Prevention Expense

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*Eligibility, coverage availability, limits, and pricing may vary by state, class of business, risk characteristics, and underwriting considerations. Risks with revenues, limits, exposures, or other characteristics that exceed the thresholds referenced in this guide may be eligible for consideration subject to underwriting review and approval. Thresholds shown are intended as general quoting guidelines and do not represent absolute appetite limitations.

[1] Not offered in CA counties LA, Ventura, Orange, San Bernardino, Riverside.

[2] State exceptions for CA, MN, ND, NY. Not offered in CA counties LA, Ventura, Orange, San Bernardino, Riverside.

[3] Not offered in CA counties LA, Ventura, Orange, San Bernardino, Riverside.

[4] Coverage varies by state and class of business and may be subject to underwriting review.

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