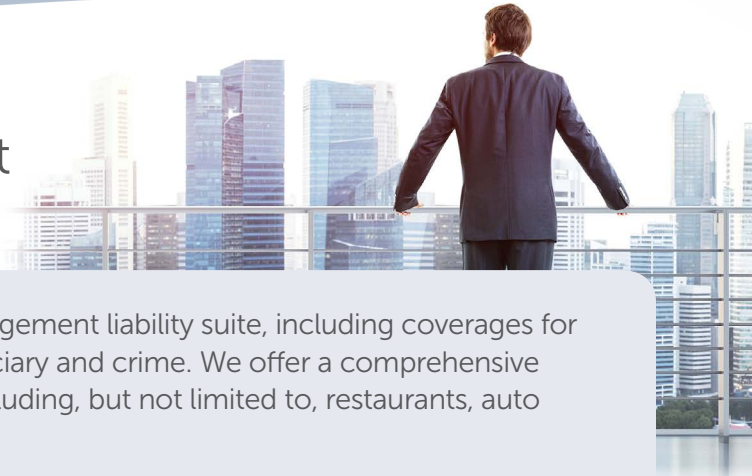


Leverage our suite of management liability coverages for your clients.



Our new Management Liability Program offers a full management liability suite, including coverages for directors and officers, employment practices liability, fiduciary and crime. We offer a comprehensive insurance solution to even your hard-to-place classes including, but not limited to, restaurants, auto dealers, property managers, and more.

GENERAL COVERAGE FEATURES

- Limits up to \$5M available
- Full prior acts available
- Defense outside available
- Duty to defend
- 80/20 hammer/settlement clause
- 100% defense costs allocation
- Spousal/domestic partner coverage
- Worldwide coverage
- Broad claim definition

DIRECTORS AND OFFICERS

- Derivative demand coverage available—up to \$250K
- Outside executive position extension coverage
- Additional side A limit available—up to \$1M
- Final adjudication language

EMPLOYMENT PRACTICES LIABILITY

- Third-party coverage available
- Wage and hour defense sublimit available
- IRCA defense sublimit available
- Privacy violation coverage
- Employment event coverage (i.e., reduction in force)
- OSHA coverage available

FIDUCIARY

- Voluntary compliance notice coverage—up to \$100K
- Internal appeal coverage
- HIPAA Wrongful Act coverage
- ESOP coverage available

CRIME

Coverage for:

- Employee dishonesty, forgery or alteration on premises and in transit
- Money orders and counterfeit paper currency; computer fraud and funds
- Transfer fraud
- Client property, credit card, expense, and fraudulent instruction

LOSS CONTROL SERVICES

No management liability program is complete without loss control services.

Services include:

- Unlimited HR support by telephone and email—real answers to tough questions by experienced HR experts, including help with RIFs
- State-specific online content for all 50 states—employment attorneys ensure site content is continuously updated
- Step-by-step procedures and over 500 HR forms—includes federal and state posters; required HR forms; procedures for HR issues in each state
- Spanish/English services—selected services offered in both languages, including certain posters, handbooks, training and complaint hotline
- 102 customizable employee handbooks—two for each state
- Web seminars—employment law experts address tough HR issues
- Employment law updates by email—monthly newsletter sent by email

- Online training—engaging interactive training (anti-harassment, hiring, discipline and termination)
- Manager training bulletins—straight-to-the-point training sent by email
- Animated training—animated, fun training programs for managers and supervisors
- Toll-free employee complaint hotline—prevent employee concerns from becoming an employment lawsuit

U.S. Risk *Pros*

A DIVISION OF U.S. RISK, LLC

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We believe that building solid, professional relationships is the foundation of success. U.S. Risk is committed to this concept and considers it one of the most significant aspects of its business as a service to its agents and their clients. This personalized approach offers an entirely new level of service to the U.S. Risk network of agents that is not available from other industry sources.



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