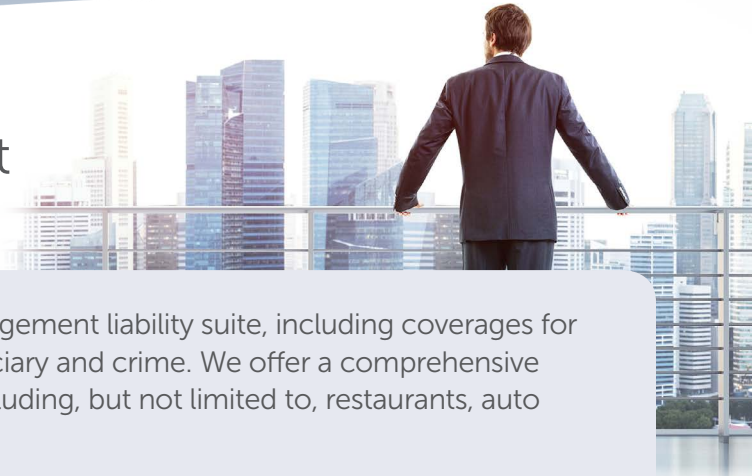


## Leverage our suite of management liability coverages for your clients.



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

- Available limits \$2M/\$4M per claim/annual aggregate
- 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

### CONTACT US

Dallas: (800) 232-5830

William Duvall, Underwriter  
Professional Liability Division  
(469) 983-7190  
[william.duvall@usrisk.com](mailto:william.duvall@usrisk.com)

Visit us at [usrisk.com](http://usrisk.com)

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