

### Epack EZ<sup>SM</sup> – What is it?

- A stand alone EPL policy or combination EPL, D&O/Entity and Fiduciary for small businesses
- Electronic smart application for exceptional ease and turnaround time
- Minimum Premium – \$750
- Standard retention for EPL – \$2,500; \$5,000 for retail risks (higher retentions available)
- \$0 retention for D&O and Fiduciary

### Epack EZ<sup>SM</sup> – Who is eligible?

#### Applicants who meet the following criteria may be eligible for an EPL quote:

- Many classes of business currently available for Epack<sup>SM</sup> are eligible for Epack EZ<sup>SM</sup>
- 100 employees or fewer including independent contractors, 50 employees or fewer for retail risks
- Total assets less than \$25 million (\$10 million for retail risks)
- Corporation or LLC that is not owned by a foreign parent
- Basic HR policies, written and in place (see application for details)
- Limited prior claim activity (see application for details)
- No anticipated reduction of workforce of more than 25% of total employee count

#### Applicants who meet the above and the following criteria may qualify for an EPL, D&O/Entity, Fiduciary quote:

- No anticipated M&A activity that would bring the company's total assets over \$25 million (\$10 million for retail risks)
- No private or public debt or equity offerings
- No fiduciary plans other than 401k and Health & Welfare Plans
- No "going concern" opinion on financial statements for the last two years
- No D&O or Fiduciary claims for the last two years
- No licenses revoked or suspended over the last two years

### Epack EZ<sup>SM</sup> – How do I get a quote? *It couldn't be EZer!*

- Step 1: Download an application from [www.cnapro.com](http://www.cnapro.com)
- Step 2: Complete the application and click 'Submit'
- Step 3: Receive your Epack EZ<sup>SM</sup> quote from your local underwriter ... *usually within 24 hours!*

### Epack EZ<sup>SM</sup> – What will my quote look like?

#### Depending on the information you provide on the application, you could receive up to three options:

- Option 1: \$500,000 aggregate EPL limit
- Option 2: \$1,000,000 aggregate EPL limit
- Option 3: \$1,000,000 shared aggregate limit for EPL, D&O/Entity and Fiduciary Liability

#### All options will include the following enhancements:

- Broad Insured Definition including Domestic Partner
- Broad Definition of Covered Wrongful Employment Practices
- A "Softened" Hammer Clause
- Automatic Coverage for Third-Party Claims
- Separate Policy Year Aggregate Limits and Defense Costs Aggregate Limits (not available in NY or for retail risks)
- Two-Year Policy Period with annual installments
- Definition of Claim includes HIPAA Violations (when D&O/Entity/Fiduciary Coverage is elected)
- Punitive Damages Coverage (where determined insurable)
- Independent Contractor Coverage

### Epack EZ<sup>SM</sup> – Additional Features

- Paperless process from submission to issuance
- HR Consulting Services at no additional cost
- Online sexual harassment prevention training provided at no additional cost

Visit [www.cnapro.com](http://www.cnapro.com) to complete the Epack EZ<sup>SM</sup> Smart Application.

To learn more about CNA's Management and Professional Liability offerings, contact your agent or broker.

