

CHECKLIST FOR EXECUTIVE PROTECTION COVERAGES

- Management Liability**
(Coverage for Directors, Officers, and the Organization for claims arising from corporate conduct and not covered by GL, Workers Compensation, Employment Practices Liability, or arising from professional services. Note: this coverage protects the Directors' and Officers' personal assets as well as the entity's assets. For publicly-traded companies, entity coverage is limited.)
- Employment Practices Liability**
(Coverage for claims arising from hiring, firing and personnel management practices of the entity.)
- Professional Liability (E&O)**
(Coverage for claims arising from services rendered, predominantly for financial loss.)
- Kidnap, Ransom & Extortion**
(Coverage for ransom and recovery for kidnap or extortion events. Especially important for those who travel outside the U.S., or live or work near the border.)
- Fiduciary Liability**
(Coverage for claims arising from the oversight and high-level management of employee welfare and benefit plans. These include healthcare plans, pension plans, 401ks, Section 125, HSAs, etc. Note: this coverage protects the Fiduciary's personal assets.)
- Crime/Employee Dishonesty Coverage**
(Coverage for claims arising from employees' dishonest acts and theft of the entity's money or goods, or theft of customers' property.)
- Network Security/Cyberliability**
(Coverage for claims arising from issues such as virus intrusion, denial of service, personal and advertising injury from the insured's website or computer network.)
- Privacy Liability – Third Party**
(Coverage for claims arising from the mishandling, abuse, or loss of private customer information, or private employee information.)
- Privacy Liability – First Party**
(Coverage for business interruption, extra expense and data recovery/reconstruction costs for data impairment, theft, corruption or breaches.)
- Employed Lawyer**
(Coverage for exposures arising from legal services rendered by the insured's employed counsel.)

