

FOR-PROFIT MANAGEMENT LIABILITY PACKAGE

Operating a business in today's environment is challenging enough without having to worry about coverage for your client's Directors and Officers. Litigation against a company's management doesn't just affect large, public companies; it also affects small private companies. Many privately-held smaller companies may underestimate, or not even recognize, their need for such coverage.

At Westchester Binding, we've made a commitment to this market. We've invested in a sophisticated underwriting platform to quickly rate, quote, bind and issue policies using our online tool. Backed by financial stability and a team of superior underwriters, this product offering provides the broadest coverage available in the small business marketplace.

Our Products

- Directors, Officers and Organization Liability Insurance
- Employment Practices Liability Insurance
- Fiduciary Liability Insurance
- Crime Insurance

What Westchester Binding Offers

- Duty to Defend
- Non-Rescindable & Non-Cancellable policies
- Most favorable venue punitive damage coverage
- Additional \$1 million of Side A* D&O coverage
- Limited definition of "Application" (36 months)
- Retention waiver for early settled claims
- \$100,000 sub-limit for class-action wage and hour claims defense. Single plaintiff claims not sub-limited (non CA & FL risks, by endorsement).
- EPLI includes third party coverage and additional \$1 million of defense cost coverage*
- HIPPA fines and penalties coverage (by endorsement)
- Defense in addition to limit of liability in many cases (fiduciary only)
- Fiduciary includes Voluntary Compliance and Delinquent Filer Penalties coverage

**When at least a \$1 million limit is purchased and financial standing is proven.*

Additional Facts

- Up to \$5 million in Limits
- No Minimum Premium
- A++ (Superior) rating by A.M. Besh
- Private companies with annual revenues less than \$25 million and fewer than 500 employees are typical clients
- Financial Institutions are not eligible

Restricted Classes

- HOA/COA
- PAC's
- Labor Unions
- Financial Services
- BioTech
- Abortion Clinics
- Churches
- Family Planning Centers
- Schools
- Companies with primary operations outside the US

Why Westchester?

Westchester writes the simple to the most complex companies, with few restrictions, including the following classes (additional classes may be also qualify):

- Retail
- Healthcare
- Business Services
- Manufacturing
- Staffing Agencies
- Energy
- Aerospace

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call 888-762-9223

CONTACT US

John Carini

Vice President

484.321.4105

john.carini@k YghW YghY f.com

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