

PROFESSIONAL RISK PRODUCTS

Westchester Binding offers a broad suite of competitive and comprehensive professional risk products for small to medium-sized businesses. We're committed to making small business easy and profitable for you.

- ✓ Wholesale exclusive distribution
- ✓ Online quote and issue on all products in less than 5 minutes
- ✓ Ability to bind off competitors' applications
- ✓ Primary limit capacity up to \$5,000,000 with excess options available
- ✓ Streamlined renewal process, offering automatic renewals
- ✓ New business same day turnaround

Not-for-Profit Management Liability

Designed for not-for-profit organizations with up to \$50M in revenue and 500 employees. We offer separate D&O and EPL limits, no minimum premiums and \$0 retentions.

Key Coverage Features:

- Defense costs outside the limit
- No "Hammer Clause"
- Third party EPL coverage
- Wage & hour defense coverage
- Unlimited Extension endorsement, which adds an occurrence feature claims-made form

Employment Practices Liability

Designed for businesses with up to 100 employees. No minimum premiums and retentions as low as \$1,000.

Key Coverage Features:

- Additional limit for defense costs
- Third party coverage
- Punitive damages
- Wage & hour defense coverage
- We can match expiring continuity dates
- All policies containing EPL coverage will have access to EPL Assist, which provides the Insureds with free and unlimited access to legal experts

For-Profit Management Liability

D&O coverage, with optional EPL, Fiduciary and Crime for privately-held companies with up to \$5M in revenue and 100 employees.

Key Coverage Features:

- Policies are non-rescindable and non-cancellable
- Insured's may qualify for a separate \$1M defense cost insurance option for each coverage selected
- Retentions as low as \$0 for Side A D&O and \$2,000 for EPL
- Most favorable venue for punitive damages coverage

Community Association Package

D&O w/EPL protection for the following types of associations, up to 500 units: homeowners, condominium, retail, office parks, cooperatives, property owner, dock, mobile home parks, and planned unit developments. Retentions as low as \$0 with no minimum premiums.

Key Coverage Features:

- Defense costs outside the limit
- Defense costs coverage for breach of contract claims
- Coverage for non-monetary claims
- No "Hammer Clause"
- Unlimited Extension endorsement
- Automatic coverage for the property management company

Miscellaneous Professional Liability

A flexible policy designed to protect several types of professionals serving various industries. Companies and individuals with revenues of \$5,000,000 or less are eligible.

Key Coverage Features:

- Broad definition of professional services
- Insured includes Independent Contractors and Subsidiaries
- Punitive and Exemplary Damages with most favorable venue (where insurable by law)
- Blanket Additional Insured (automatic pursuant to contract)
- Contingent BI/PD sublimit available
- Defense cost outside the limit for eligible classes
- Cyber, Network Security, Privacy and Data Breach add-ons available
- Admitted in most states

Our specialty niche classes include but are not limited to the following specified professions:

- ✓ Answering services & call centers
- ✓ Arbitrators & mediators
- ✓ Bookkeepers & tax preparers
- ✓ Consultants
- ✓ Court reporters & notary publics
- ✓ Expert Witness & investigators
- ✓ Interior Designers
- ✓ Interpreters
- ✓ Payroll & staffing services
- ✓ Photographers
- ✓ Planners
- ✓ Printers
- ✓ Property managers
- ✓ Translators
- ✓ Travel Agents
- ✓ Tutors

Westchester's Professional Risk Team is your solution for companies exceeding the Micro thresholds. We entertain a broad range of industries including complex accounts that demand underwriting expertise for management, professional and medical liability.

Technology Errors and Omissions

Our tailored technology professional liability form is designed for IT consulting firms and tech companies that provided system integration and maintenance, software design, manage records and install software/hardware. Optional coverage includes privacy liability, network security, network extortion, media liability, and data breach.

Key Coverage Features:

- A single form with Tech E&O and Cyber Liability
- Regulatory proceeding coverage extends to both Privacy and Network Security
- Data breach expenses includes notification to comply with broadest privacy regulations
- Privacy coverage includes personal information in any format
- Breaches are not restricted to a network event
- Global coverage territory

A package policy is also available for most of these products

Quote and issue online: www.westchester.com

Send submissions to: micropro@westchester.com

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