

SMALL FINANCIAL LINES PRODUCTS

Westchester Small Business 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
- BOP coverage available on select classes

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

Private Company Management Liability

D&O coverage, with optional EPL, Fiduciary and Crime for privately-held companies with up to \$10M 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 Associations

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

Digitech Enterprise Risk Management

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. Can be combined with full Cyber ERM coverage to give the insured comprehensive E&O and Cyber protection.

Key Coverage Features:

- A single form with Tech E&O and Cyber Liability
- Broadened definition of technology incident
- Coverage available for software copyright infringement and Product Recall Loss of Use
- No exclusions for delays or failure to deliver services or products
- BOP coverage available for select classes
- See Cyber ERM below for additional cyber-related features!

Cyber Enterprise Risk Management

A state-of-the-art Cyber policy with competitive pricing and flexible coverage, limit, and retention options. Industry-leading coverage designed to address evolving regulatory, legal and cybersecurity standards, and built to consider future changes.

Key Coverage Features:

- No minimum premiums
- Cybercrime coverage available on most classes
- Cyber Incident Response Expenses available outside the limit with options for monetary or per affected individual
- All policyholders have access to Loss Mitigation Services, Incident Response Services, and Cyber AlertSM App
- Clearly labeled exclusions with competitive carve-backs
- Broadened definition of Protected Information includes; biometrics, internet browsing history, and personally identifiable photos and videos
- Coverage territory applicable to anywhere in the universe to address continued evolution of hosting and data storage

Miscellaneous Professional Liability

A flexible policy designed to protect several types of professionals serving various industries. Companies and individuals with revenues of \$10,000,000 or less are eligible.

Key Coverage Features:

- Broad definition of professional services
- BOP coverage available on select classes
- 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

Westchester's Financial Lines Brokerage Team is your solution for companies exceeding the Small Business Team thresholds. We entertain a broad range of industries including complex accounts that demand underwriting expertise for management and professional liability.

Quote and issue online in minutes with Westchester Fast Track

Send submissions to: micropro@westchester.com

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