

Epack EZSM for Law Firms – What is it?

- A stand alone Employment Practices Liability Policy or combination Employment Practices Liability, Directors & Officers/Entity Liability and Fiduciary Liability Policy for Law Firms
- Minimum EPL Premium – \$750
- Standard retention for EPL – \$2,500 (higher retentions available)
- Competitive D&O retentions
- \$0 retention for Fiduciary

Epack EZSM – Who is eligible?**Applicants who meet the following criteria may be eligible for an EPL quote:**

- 50 employees or fewer including independent contractors
- Total assets less than \$10 million
- 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 \$10 million
- 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

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

Parsons & Associates, Inc.

**New York State Administrator
1-877-4-LAWPRO
www.4lawyersinsurance.com**

**Epack EZSM for Law Firms – How do I get a quote?
*It couldn't be EZer!***

1. Download an application from www.4LawyersInsurance.com
2. Complete the application and email to ndc@parsonsinsurance.com or contact your local independent agent
3. Receive your Epack EZSM quote from your local underwriter ... usually within 24 hours!

Epack EZSM – 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 Definition of Covered Wrongful Employment Practices
- Automatic Coverage for Third-Party Claims
- Defense Costs in addition to policy limits
- Two-Year Policy Period with annual installments
- Independent Contractor Coverage
- Wage and hour law claims defense costs coverage sublimit \$25,000

Epack EZSM – Risk Control Products and Services**Included with the purchase of the EPL coverage section, at no additional cost:**

- H.R. Web Training - interactive web-based training for your employees, including sexual harassment prevention training, and human resources tools to assist in developing state-of-the-art employment policies, practices and procedures
- H.R. Help Line - a toll-free phone number by which eligible CNA policyholders can receive human resources consulting advice, provided by a national employment law firm

