

# Executive Risk Execuguard (Package Policy)

Execuguard combines employment practices, directors and officers and fiduciary liability coverage. This package policy offers insureds a streamlined application and renewal process while maintaining flexibility. Insureds can purchase separate limits or combine limits for some or all of the coverages. Insureds receive access to BeazleySure, an online risk management resource that offers loss prevention materials on all three coverages at no additional cost.



# Executive Risk Execuguard (Package Policy)

- EPL
- Private D&O
- Fiduciary
- BeazleySure

The Execuguard management liability package policy is a state of the art policy that allows insureds to customize coverage. The combination of the innovative coverage features with BeazleySure's comprehensive risk management make this policy a true market leader.

## Package policy features

- Nonrescindable coverage for nonindemnifiable claims against insured persons
- Insureds may settle claims within the retention
- Additional defense limits available
- Policy can be customized to provide separate or shared limits among one, two or all three coverages

## Employment practices coverage features include:

### Privacy violation coverage

- Theft of personal employee information such as Social Security numbers and account information
- Failure to make timely disclosure of an event triggering a legal obligation to notify employees that their personal information may have been compromised

### Employment event coverage

Sublimit to cover certain costs of hiring a public relations firm, a security firm or mental health professionals to cope with the occurrence of one of the following events:

- Layoff or material change in employment status of 20% or more of the workforce
- Public announcement of a third party claim or allegations of discrimination or harassment impacting an executive officer
- A workplace disaster resulting in the loss of life or imminent threat of the use of a lethal weapon on the employer's premises

### Outside directors coverage

Covers EPL claims made against insured's employees serving in an executive position for an outside non-profit entity.

For more information go to  
[www.beazley.com/executiverisk](http://www.beazley.com/executiverisk)

**Other EPL coverage features include:**

- Civil fines assessed under the Health Information Portability and Accountability Act (HIPAA)
- Negligent hiring
- Optional third party coverage
- Wage and hour coverage available to qualified insureds
- Claims reporting as soon as practicable
- 70/30 settlement clause

**D&O coverage features include:**

- Choice of 'duty to defend' or 'pay on behalf'
- Employed lawyers errors & omissions extension available
- Dedicated supplemental limit for insured persons
- Non-profit outside directors liability
- Private placement coverage
- Coverage for criminal investigations and proceedings
- Coverage for derivative demands (costs of investigation)

**Fiduciary liability coverage features include:**

- Omnibus pension and welfare plan language
- Coverage for non-ERISA plans such as fringe benefit or foreign plans
- Fully severable exclusions
- Sublimit for IRS and DOL voluntary compliance programs
- Claim definition includes administrative error
- Defense cost coverage for fraud and personal profit claims
- Pollution exclusion allows carve-back for allegation of diminution in value of securities
- Coverage for employees serving as trustees of multi-employer plans at the employer's request
- Coverage for civil fines assessed under HIPAA up to full policy limit

## Beazley Group

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### BeazleySure's online risk management services include:

#### Unparalleled loss prevention for human resources professionals

- Online training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Additional online training on employee terminations and preventing employee discrimination
- Information on compliance with wage and hour laws
- Databases for conducting research on a variety of employment-related topics
- Unlimited use of our best practices hotline
- Customizable employment policies and procedures available in English and Spanish

#### Advice and training for officers and directors

- Online training on investigations and ethics
- Model policies for board members
- Articles on new developments impacting business leaders
- Summaries of legal decisions and laws in the Directors & Officers realm
- Best practices advice for directors, officers and managers

### Resources for benefits administrators and plan trustees

- Training on investigations for plan fiduciaries
- Articles on developments in ERISA law
- Summaries of recent court decisions
- Best practice advice for fiduciaries and plan administrators

#### Target

- US employers from all industries with up to 20,000 employees are considered
- Staffing firms without employee count limitation
- Appetite for 'hard to place' classes such as law firms, hospitality, high tech, healthcare, real estate managers and auto dealers

#### Territory

Worldwide

#### Limits

Up to US \$20,000,000

