



## Professional Lines

Errors and Omissions

Employment Practices Liability

Private Company and Not-for-Profit Directors  
and Officers Liability







## Professional Lines Coverages

Providing tailored insurance protection for today's complex and challenging business exposures.

CoverX offers a variety of professional lines coverages including employment practices liability, errors and omissions, private company directors and officers liability and not-for-profit directors and officers liability insurance. While offering standard market coverages, our policy forms also offer unique enhancements.

While writing business on behalf of First Mercury Financial Corporation, we have shown a long-term commitment to service, cutting-edge technological capabilities and financial stability. As a result, we are constantly reexamining ourselves in an effort to improve and expand our underwriting capabilities to equip agents and brokers with products and services that meet the evolving exposures of the future. We are responsive, efficient and competitive to enable you to better serve your clients.

### Errors and Omissions

Targeting small to midsize companies that provide services to third parties with revenues generally no greater than \$50 million. We have the ability to offer our capacity on either a primary or excess basis.



#### Eligible Operations Include:

- Accountants
- Consulting firms
- Financial services
- Insurance services
- Lawyers (75 or more attorneys)
- Professional firms
- Real estate services
- Security services
- Technology providers
- Miscellaneous professional

#### Coverage Highlights:

- Broad definition of insured to include:
  - Limited liability companies
  - Spouses of directors and officers
  - Former directors, officers and employees of your firm
- Punitive damages (most favorable jurisdiction wording)
- Customized definition of professional services covered
- Contingent bodily injury and property damage coverage available
- Worldwide coverage
- Full prior acts coverage available
- \$10,000 minimum deductible
- Extended reporting available up to 36 months
- Personal injury coverage

Our policyholders receive a complimentary risk evaluation and contract review by experienced counsel. Counsel will consult confidentially and offer the insured a thorough assessment with recommendations for enhancements.



## Employment Practices Liability

CoverX is the market for medium to small EPLI risks with under 1,200 employees. Our main focus is addressed by the following industry classes:

- **Retail:**

Targeted business: auto dealers, retail clothing stores, miscellaneous retail stores, supermarkets

- **Hospitality:**

Targeted business: restaurants, fast food franchise business, hotels, resorts, and property management  
Enhancements: separate franchise program policy (EPL/D&O/ fiduciary policy)

- **Alternative Staffing:**

Targeted business: professional employer organizations, temporary staffing firms and other alternative staffing organizations  
Enhancements: separate policy form. Provides defense coverage to temp firm client companies and defense and indemnity to PEO client companies

- **Professional Firms:**

Targeted classes: law firms, accounting firms, consultants and other professional entities  
Enhancements: partners defined as insureds. Ability to self-defend for non-litigated covered claims

In addition, manufacturing, public/municipality, associations and other hard-to-place risks will be entertained.

We have the ability to offer both primary and excess capacity with attachments as low as \$5,000 (\$10,000 in California).

### Coverage Highlights:

- Claims-made and reported form
- Duty to defend
- Coverage for prejudgment and postjudgment interest
- Circumstance reporting
- Broad coverage for the company, its employees and third-party customers
- Enhanced definition of wrongful employment practices
- Sublimit for wage and hour defense up to \$100,000
- Sublimit for illegal alien investigation defense up to \$25,000
- Crisis management endorsement available—providing limited coverage for:
  - Relocation costs
  - Identity theft
  - Workplace violence
  - Kidnapping incidents

CoverX additionally offers its EPLI insureds risk management support services through a leading national labor and employment law firm. These risk management services include access to a 1-800 employee hotline, as well as HR consultation and an opportunity to create more tailored services for individual account needs.

CoverX has the ability to combine EPLI coverage with directors and officers coverage to private companies and not-for-profits. Separate or combined limits may be offered.



## Private Company and Not-for-Profit Directors and Officers Liability

We target small to midsize companies with revenues generally no greater than \$50 million. We have the ability to offer both primary and excess capacity, with attachments as low as \$5,000 and a minimum premium of \$5,000.

### Coverage Highlights:

- Claims-made and reported form
- Duty to defend
- Broad definition of "insured person"
- Entity coverage
- Generous allocation provision
- Broad definition of claim
- Subsidiary coverage for 501(c)(3) not-for-profit organizations
- Optional extended reporting period available
- Worldwide coverage
- Non-cancelable except for nonpayment of premium
- Fiduciary liability coverage available

CoverX has the ability to combine EPLI coverage with directors and officers coverage to private companies and not-for-profits. Separate or combined limits may be offered.



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