

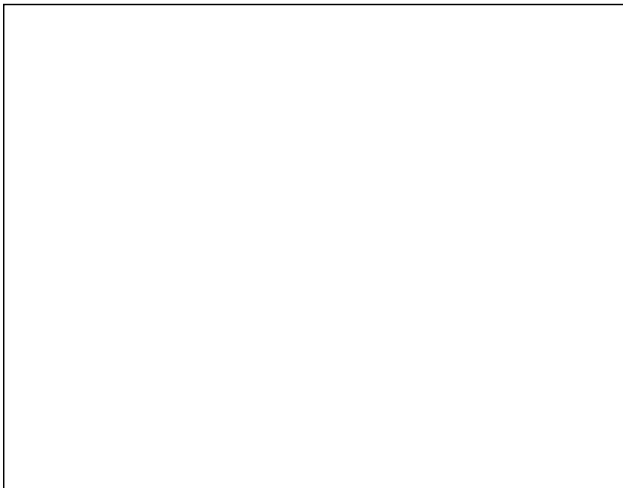


UNITED STATES LIABILITY INSURANCE GROUP  
A BERKSHIRE HATHAWAY COMPANY

COMMITTED TO MAKING A DIFFERENCE

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UNITED STATES LIABILITY INSURANCE COMPANY  
U.S. UNDERWRITERS INSURANCE COMPANY  
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# "The Answer" Corporate Directors & Officers Liability

and Employment Practices Liability Product



# “The Answer”

## Corporate Directors & Officers Liability and Employment Practices Liability Product

### Private Companies Need Directors & Officers Liability, Too:

- ▶ Directors & Officers risk their personal assets. They are personally liable for their business decisions. They can and are sued as individuals
- ▶ Fiduciaries of Pension and Benefit plans are personally liable for their decisions as well as for the actions of outside providers
- ▶ Can a small company bear the financial impact of unexpected and costly Directors & Officers, Employment Practices or Fiduciary Liability claim
- ▶ Private Companies face claims from their employees, customers, suppliers, competitors, lenders and shareholders

### Coverage Features:

- ▶ Separate Directors & Officers and Employment Practices Liability Limits
- ▶ Unlimited Employment Practices Liability defense outside of the EPL Limit for firms with up to 200 employees
- ▶ EPL automatically includes Third Party Sexual Harassment
- ▶ Optional Third Party Discrimination for most classes
- ▶ Entity coverage automatically included

- ▶ Expanded EPL includes 12 named perils including employment claims arising from use of the insured’s internet or e-mail systems
- ▶ Unlimited Extended Reporting Period for former Directors and Officers
- ▶ Punitive Damages coverage included automatically where insurable
- ▶ Automatic coverage for service on outside 501(c)(3) non-profit boards
- ▶ Optional Fiduciary Liability coverage extension
- ▶ Fiduciary Liability automatically includes Employee Benefits Liability
- ▶ Optional standalone Directors & Officers Liability policy

### Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Free human resources consultation help line with unlimited call access and discounted online sexual harassment prevention training from PeopleSystems®

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsements or affected by State Laws.