

Coverage Checklist

Euclid others

- Wrongful Act in Professional Services**
Actual or alleged negligent acts, errors or omissions
- Pollutant Incident in Professional Services**
Actual or alleged negligent acts, errors or omissions resulting in discharge, dispersal, seepage, migration, release or escape of Pollutants in or on land, air or water
- Pollutant means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste--waste includes materials to be recycled, re-conditioned or reclaimed
- In addition to Pollutant Incident coverage listed above, policy form contains no exclusion for mold, asbestos or pollution
- Deductible, Defense and Settlement**
Single annual aggregate deductible automatically included in standard policy form. Credits are available for Each Claim deductible options in most cases
- Defense costs outside the limit option for an additional 15% of premium; the defense cost limit for this option is unlimited
- No punitive damages exclusion

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- Deductible, Defense and Settlement continued**
No hammer clause
- If Claim Expense is incurred because the Carrier has, at its own discretion, taken measures to avoid any damages resulting from the reported Wrongful Act or Pollutant Incident, the Carrier will waive the applicable deductible
- If Insured and Carrier resolve a Claim by Mediation, Insured's deductible obligation is reduced by 50%, subject to maximum reduction of \$25,000
- Supplemental payment, in addition to limits, for costs taxed against Insured in any suit Carrier defends.
- Supplemental payment for premium on appeal bonds for any suit Carrier defends
- Supplemental payment for forensic investigation of Security Breach resulting in unauthorized access of Personally Identifiable Information
- Supplemental payment for Crisis Event Expense
- Supplemental payment for privacy notification expense
- Coverage Territory**
Wrongful Acts anywhere in the world

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- Innocent Insured Coverage**
Exclusion for dishonest, fraudulent, criminal, malicious or intentional Wrongful Acts does not apply to Insureds who are not involved, if they notify the Carrier as soon as they are aware of it

- Insureds**
Individuals who are present or past partners, stockholders, employees
- Individuals who are leased personnel under the Insured's direct supervision
- Retired partners, stockholders or employees of the Named Insured acting as consultants
- The estate, heirs, executors, administrators, assigns and legal representatives of the Insured in the event of the Insured's death incapacity, insolvency or bankruptcy
- Joint ventures for whom the Insured is legally responsible

- Reporting Periods**
Basic extended reporting period (ERP) of 60 days included
- Supplemental ERP options from 12 to 60 months; or unlimited ERP
- If Named Insured dies during policy period, claim reporting period is extended until the executor or administrator is discharged or for 24 months, whichever is less

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- If Named Insured has been insured by Carrier for 3 consecutive years immediately prior to a policy period in which the insured becomes totally and permanently disabled, the claim reporting period is extended until the disability ends
- Reporting Periods continued**
Supplemental payment up to \$500 per day (maximum \$5,000) to each Insured for trial, hearing or arbitration attendance at Carrier's request
- 24/7 toll free claim reporting service

- Limits**
\$250,000/\$250,000
\$250,000/\$500,000
\$500,000/\$500,000
\$500,000/\$1,000,000
\$1,000,000/\$1,000,000
\$1,000,000/\$2,000,000
\$2,000,000/\$2,000,000
\$3,000,000/\$3,000,000

Minimum Policy Premium \$2,000

Higher limits up to \$5,000,000/\$5,000,000 available for most risks. Optional Two-Year policy may be available.

This fact sheet provides an overview only. It does not replace or change the policy.