



Executive & Professional Lines Management Liability

BHSI's Executive & Professional Lines offers management liability coverage for private companies, not-for-profits and associations, as well as their directors and officers, against various exposures associated with managing a company. These include:

Directors and Officers

Covers Directors & Officers for claims and investigations arising from alleged wrongful acts.

- Pre-investigation and Investigation Costs, Legal Costs, Court Attendance costs, Fines and Penalties
- Public Relations Costs
- Unlimited runoff for retired Directors and Officers
- Pollution Inquiry Costs or Defence Costs

Crime

Covers the Company against:

- Employee theft
- Telephone System Fraud; and
- Loss of a third party's tangible property, Money or Securities whilst in the Care, Custody and Control of the Insured.

Company Liability

Covers the Company for claims and investigations arising from alleged wrongful acts.

- Breach of Contract Defence Costs
- Crisis Management Costs following a Crisis Event

Employment Practices Liability

Covers the Company for claims by past or present Employees for alleged:

- Wrongful dismissal
- Discrimination, bullying, harassment.

Statutory Liability

Covers the Company for claims made by a Regulatory Authority for alleged wrongful breaches of legislation.

'This cover includes, but is not limited to:

- Fines and pecuniary penalties; and
- Defence Costs and Investigation Costs.

yes.

BHSI'S MANAGEMENT LIABILITY (ML) PROPOSITION

When transacting ML business with BHSI's Executive & Professional Lines team, brokers can expect the following:

- There is an underwriter behind every account;
- One business day turnaround;
- Insureds with revenue up to \$150m qualify;
- Comfort with limits up to \$10m on the D&O, with an ability to quote up to \$20m;
- Comfort with \$250k sub-limits for Crime, EPL, WHS and Stat liability, with an ability to quote up to \$5m;
- A sub-limit for Social Engineering and Tax Liability – subject to underwriting considerations;
- Minimum retentions of \$10,000;
- Minimum premiums of \$5,000++;
- Insolvency cover is subject to the insured's D&B Credit Score and/or review of latest financials.

INDUSTRY TARGETS

Accounting services
Advertising
Architects & Engineers
Basic materials – Agriculture, paper & paper products, fish, livestock (no Stat Liability cover)
Business & Trade membership organisations
Civil & Social membership organisations
Computer Consulting/Services
Consulting services
Containers and packaging
Department stores
Education & Training services
Employment services
Employment/Staffing Services
General Entertainment
Healthcare facilities
Hospitality – hotels, motels, restaurants
Internet/Social Media

Manufacturing – Automobiles, chemicals, plastics, industrial goods
Manufacturing – consumables, electronics, textiles
Manufacturing & Wholesale Consumer Electronics, wholesale textiles, consumables
Media – Advertising, broadcasting, communication, printing & publishing
Medical / dental practitioners, Medical appliances/equipment/suppliers
Motion pictures
Real estate – excluding REIT
Retail – auto dealers, e-tailers, specialty
Retail auto parts & repair
Retail Department & Big Box, Grocery
Retail pharmacy
Shipping, transportation, railroads (no Stat Liability cover)
Sports & Recreation (no Stat Liability cover)
Technology – hardware & software, consulting services
Telecommunications (no Stat Liability cover)

CONTACTS

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Berkshire Hathaway
Specialty Insurance

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ABN 84 600 643 034, AFS License No. 466713 (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident & health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. Berkshire Hathaway Specialty Insurance Company holds financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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