

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;
- A sub-limit for Social Engineering and Tax Liability – subject to underwriting considerations;
- Insolvency cover is subject to the insured's D&B Credit Score and/or review of latest financials.

INDUSTRY TARGETS

Accounting Services
Architects & Engineers
Business & Trade Membership Organisations
Civil & Social Membership Organisations
Consulting Services
Containers and Packaging
Department Stores
Employment Services
Healthcare Facilities
Manufacturing - consumables, electronics, textiles
Media - Advertising, broadcasting, communication
Motion Pictures
Printing/Publishing
Medical / Dental Practitioners
Medical Appliances, Equipment, Suppliers
Miscellaneous Services
Real Estate (excluding REIT)
Real Estate Property Manager and Realtor
Retail auto parts
Retail Pharmacy
Retail grocery

Specialised Health
Technology Consulting Services
Technology - Hardware and Software
Wholesale - consumables, electronics, textiles

Basic Materials - Agriculture, paper & paper products, livestock
Education and Training Services
Hospitality - Hotels, Motels, Restaurants
Life Science, BioTech and Pharmaceutical
Manufacturing - Automobiles, industrial
Retail - auto dealers, e-tailers, specialty
Shipping, Transportation, Railroads (no stat cover)
Sports and Recreation
Telecommunications (no stat cover)

Airlines
Construction
Day Care Centres
Defence & Aerospace (including manufacturing)
Energy (Coal, Oil & Gas)
Financial (Asset Managers, Banks, Insurance, Private Equity)
Forestry & Wood Products
Gaming & Casinos
Labour Unions
Legal Services
Metals mining & non-metallic mining
Manufacturing - chemicals & plastics
Political or Religious Membership Organisations
Sport clubs
Transportation - trucking
Utilities (Electric, Natural, Water)

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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, Calgary, Cologne, Dubai, Dublin, Frankfurt, Hamburg, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Milan, Munich, Paris, Perth, Singapore, Stockholm, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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