

Management liability coverage for OthersFirst® customers



Harleysville's OthersFirst® Protection Package offers comprehensive coverage to safeguard against a wide array of special risks you encounter each day. But many human services organizations seek an added measure of protection to guard against lawsuits that can stem from any missteps their leaders or staff members might make—whether accidental or intentional.

Harleysville, in partnership with Allied World Assurance Company, responds with a trio of specially designed coverages, some of which give you access to industry-leading risk management expertise at no additional cost:

- **Directors & Officers Liability**
- **Employment Practices Liability**
- **Fiduciary Liability**

Add one, two or all three coverages to your OthersFirst insurance program.

Directors & Officers Liability (D&O)



Why it pays to have this coverage

Directors and officers are under tremendous pressure for the decisions they make on your organization's behalf. Heightened scrutiny from customers, regulators, benefactors, employees and other stakeholders leaves little room for error. Not only is the organization at risk, the personal assets of directors and officers also are at stake. Of all the decisions executives can make, perhaps the most far-reaching is to ensure they have comprehensive management liability protection from a trusted and secure provider.

D&O policy features and highlights

- Punitive damages coverage with most favorable venue language (where insurable by law)
- Subsidiary coverage; no threshold for acquisitions
- Broad carveback to the insured vs. insured exclusion
- Optional duty to defend coverage
- No hammer clause
- Broad definition of claims
- Crisis response expense coverage

Strategic ResponseSM: Expert assistance when a crisis arises

Recognizing that the first 72 hours following a crisis event are the most critical, Harleysville and Allied provide our policyholders with access to Strategic ResponseSM, a 24/7 crisis hotline. Strategic Response will work with and refer your executives to professional public relations resources for advice and guidance in managing the situation and mitigating the damage.

Employment Practices Liability (EPL)

Why it pays to have this coverage

Organizations generally underestimate the cost of employment-related charges. In addition to the cost of defending against such claims, the financial consequences of employment-related losses can be devastating. EPL coverage provides protection for an employer against claims made by current, former or prospective employees for discrimination (age, race, sex, wage, disability, etc.), wrongful termination, sexual harassment, retaliation and other employment-related allegations. Given the current economic climate, it's no longer a question of whether an employer will suffer an EPL claim; it's simply a matter of when and for how much.

EPL policy features and highlights

- Built-in, third-party coverage
- Punitive damages coverage with most favorable venue language (where insurable by law)
- Broad definition of claim
- Broad employment practices
- Named perils
- Optional duty to defend
- \$150,000 for Fair Labor Standard Act defense costs

The Workplace Helpline®: Online assistance with monitoring regulations and managing risk

Changing employment laws, ongoing employee issues and questions about hiring, termination, COBRA, and workers compensation are just a few of the issues facing today's employers. Harleysville and Allied World partner with The Workplace Helpline® to provide complimentary, industry-leading support to prevent losses and help reduce legal costs.

Policyholders receive direct access to online resources and monthly HR express updates that inform them of the latest state and federal workplace regulations and give them tools that aid in overall risk management efforts. Access to a toll-free employer helpline featuring personalized assistance with human resources and employment law questions also may be available for select accounts.



Fiduciary Liability

Why it pays to have this coverage

Organizations and individuals that manage pension, savings, profit-sharing, employee benefit, and health/welfare plans may be liable to the participants and beneficiaries for any breach of their fiduciary duties. In fact, the designated fiduciaries are not the only target of lawsuits; plan designers, administrators, asset managers, employers and the plan itself all can be liable. Furthermore, fiduciaries can be held liable for the acts, errors, and omissions of third parties who provide administrative and related services. Our fiduciary liability coverage protects assets and covers the cost to defend against allegations of fiduciary misconduct, improper advice or disclosure, imprudent investments, breach of ERISA-imposed responsibilities, conflict of interest, and negligence in the administration of a plan.

Fiduciary policy features and highlights

- Broad definition of claim
- Broad definition of plan
- Voluntary compliance program coverage
- HIPAA claims coverage, including coverage for civil monetary penalties
- No hammer clause
- Subsidiary coverage: no threshold for acquisitions



FOR MORE INFORMATION

Talk to your independent Harleysville insurance agent today to learn more about why these three liability coverages are the ideal complement to your OthersFirst Protection Package.

Note: The information in this flyer is provided solely as a general overview; actual coverage may vary and is subject to policy language as issued. Coverage is underwritten by Allied World Assurance Company (US) Inc. and Allied World National Assurance Company—both rated A (Excellent) by A.M. Best Company. Coverage is offered only through licensed agents and brokers.

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