



Private Company PLATINUM PROTECTION

Classes of Business

Commercial and Financial Institutions

Appetite for Primary

- Up to \$1 billion in Assets
- Up to 1,500 Employees

Coverage

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

Capacity

Primary – up to \$5,000,000

Excess – up to \$10,000,000

POLICY HIGHLIGHTS

- Duty to Defend
- Advancement of Defense Costs (90 days)
- Fully Non-rescindable wording
- Broad definition of Claim
- Final non-appealable adjudication wording for Subrogation and Conduct Exclusions
- Notice of Claim via e-mail
- Third Party Employment Practices Coverage
- Additional Side A Limits – up to \$1,000,000
- Shareholder Derivative Demand Coverage – \$250,000
- Voluntary Settlement Program Coverage – \$150,000

COVERAGE EXTENSIONS

Wage & Hour Sublimit *

Up to \$100,000

Workplace Violence Expenses Costs Sublimit

Up to \$250,000

Employed Lawyers Coverage

Up to \$1,000,000

Employee Privacy Violation Event Costs Coverage

Up to \$250,000

IRCA Claims Expenses Costs Sublimit

Up to \$250,000

Settlor Liability Coverage

* Coverage not offered in California, Florida & Washington

For Public Companies

- Currently only available on an Excess basis
- Commercial, Middle Market and Financial Institutions
- No ICOs being considered at this time
- Capacity up to \$10,000,000

For Nonprofit Companies

- Currently only available on an Excess basis
- Capacity up to \$10,000,000



WHY CRUM & FORSTER?

- A.M. Best financial strength rating of A "Excellent"
- Part of Fairfax Financial Holdings with revenue in excess of \$39B
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization

CONTACT

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