



## Executive & Professional Liability

## Westrope Solutions

### Update to Directors & Officers / Employment Practices / Fiduciary Liability / Crime Capabilities

Westrope has access to a wholesale only D&O / EPL / Fiduciary / Crime carrier rated A+ XV (AM Best rating as of January 27, 2009) The product is very competitively priced and the underwriters focus on organizations that are private for-profit and not-for profits with less than 500 employees and assets up to \$300 Mil.

#### Coverage Highlights:

- Admitted in 41 states (Non-Admitted in: AK, CA, HI, LA, ME, NY, VT, VA, WY)
- \$5,000,000 Capacity per Coverage Section (Combined Limits or Separate Limits available)
- Deductibles starting at: \$0 for non profit and \$1,000 for private company
- Multiyear Policies Available
- EPL Risk Management Services provides unlimited use of attorneys for no additional premium
- Sublimit on: Wage & Hour Claims AND Immigration claims
- Punitive Damages Coverage where Insurable
- 3<sup>rd</sup> Party EPL coverage built into policy form
- Additional limits on Defense Costs
- Additional Side-A Limit of Liability on D&O available

**Westrope has access to the top admitted and non admitted markets for D&O/ EPL/Fiduciary/Crime/ Professional Liability and Healthcare lines. Please contact your broker to discuss your opportunities.**

#### Recent Successes:

Auto Dealership	D&O / EPL	\$50,000
Manufacturer	D&O / EPL / Fiduciary / Crime	\$40,000
Oil and Gas Exploration Company	Excess D&O (Public)	\$35,000
County Hospital	D&O / EPL	\$9,630
HVAC, Plumbing, Electrical Contractor	D&O / EPL / Fiduciary	\$3,375
Medical Imaging Company	D&O / EPL / Fiduciary	\$2,765
P&C Insurance Agent	E&O	\$135,000
Accounting Firm	E&O (Excess)	\$98,000
Construction Company	E&O (Construction Management)	\$65,000
Engineering Firm (inc. Military Work)	E&O	\$32,000
Staffing Firm	E&O	\$25,000
Online Video Distribution	Tech E&O and Cyberliability	\$24,000
Medical Staffing Firm	Cyberliability incl. Privacy Coverage	\$17,355
Nurse Staffing (into Nursing Homes)	GL / PL / H&NO	\$110,000
Long-Term Care Facility	GL / PL	\$105,000
Home Health Care (into Nursing Homes)	GL / PL / H&NO (Occurrence)	\$35,000
Foreign Resident Physician	PL	\$3,000

#### Executive & Professional Liability Team:

Phil Holderness  
Department Manager & Broker Territory  
DC, IN, KY, MI, MD, OH, VA, WI  
816.412.7571  
[pholderness@westrope.com](mailto:pholderness@westrope.com)

Kathy Gustafson  
Broker Territory  
CO, KS, MN, ND, NM, SD, WY  
816.714.7467  
[kgustafson@westrope.com](mailto:kgustafson@westrope.com)

Jim McCarthy  
Broker Territory  
AL, GA, FL, KY, LA, MO,  
MS, NC, SC, TN  
816.714.7448  
[jmccarthy@westrope.com](mailto:jmccarthy@westrope.com)

Dwayne Saucier  
Broker Territory  
AR, IA, IL, NE, OK, TX  
816.714.7473  
[dsaucier@westrope.com](mailto:dsaucier@westrope.com)

Ben Young  
Broker Territory  
CT, DE, MA, ME, NJ, NH, NY, PA, RI, VT  
908.719.8923  
[byoung@westrope.com](mailto:byoung@westrope.com)

Jafir Young  
Broker Territory  
AK, AZ, CA, ID, MT, NV OR, UT, WA  
213.236.3670  
[jyoung@westrope.com](mailto:jyoung@westrope.com)

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