

PointSure Offers D&O Coverage

PointSure Offers B&O coverage for Private Companies



Coverages Available:

- Directors' & Officers' & Entity Liability
- Employment Practices Liability
- Fiduciary Liability
- Commercial Crime

Policy Features & Options:

- Liability Coverage Parts Offered on a Shared Limit & Separate Limit Basis
- Optional Dedicated Defense Costs limit of \$1MIL Offered
- Non-Rescindable Insuring Agreements & Favorable Severability Language
- 2Year Policy Option with Renewable Aggregates Payable in Annual Installments
- Additional Dedicated A-Side Excess Limits for Qualifying Accounts

Coverage Highlights:

- Duty to Defend, with the Insured having the Right to Assume the Defense
- Full Prior Acts Coverage
- Pay on Behalf
- Third Party Liability Coverage Offered on Most Classes
- Defense Cost Sublimit for Wage & Hour Type Claims
- Broad Definition of Loss, Including Punitive Damages with Most Favored Venue Wording
- Broad Definition of Insured Including the Company, all Employees & any Leased Employees
- Softened Hammer Clause (80/20)

Target Market:

Commercial & Non-Financial Services Companies

- 1,500 Employees or Less
- \$150MM Assets or Less

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