

Management Liability for public entities seeking flexibility and security

OneBeacon
MANAGEMENT LIABILITY

The responsibilities public entities have to their communities and constituents grow more complex each day. As a result, protecting the entity's assets as well as its elected/appointed officials, board/commission members, employees and volunteers is critically important. OneBeacon Management Liability® provides the expertise to craft coverage solutions for these unique public entity risks.



A modular policy approach designed to minimize gaps in coverage. The flexibility to design a comprehensive program tailored to meet your entity's needs. One convenient application.

Coverage options for:

- Directors, officers and organization liability (D&O)
- Employment practices liability (EPL)
- Fiduciary liability (FLI)
- Crime coverage
- Employed lawyers professional liability (ELPL)

Specialized Features and Coverages*

- Additional aggregate limit for defense available for the D&O, EPL and FLI coverage sections
- Voluntary mediation retention credit, up to \$25,000, under the liability coverage sections
- E-Discovery consultant services available under the liability coverage sections
- Type of claim defense – duty to defend or reimbursement – selectable on the declarations page
- Additional limit for D&O, EPL and pension crisis management expenses available
- Definition of executive includes lawfully elected/appointed officials and members of certain commissions or boards under the D&O and EPL coverage sections
- Non-monetary relief claim defense costs sublimit offered under the D&O and EPL coverage sections

- First dollar protection available for non-indemnifiable D&O claims made against individual public officials
- Sublimited coverages available under the D&O coverage section: antitrust claim, excess benefit transaction excise tax, Internal Revenue Code violation and stakeholder derivative demand
- Illegal hiring or harboring sublimit available under the EPL coverage section
- Employment-related workplace bullying and invasion of employee privacy included in the definition of workplace tort under the EPL coverage section
- Wrongful act includes employment practices wrongful acts by employees over the internet under the EPL coverage section
- Wage and hour claims – optional defense coverage available under the EPL coverage section
- Workplace violence event expenses – optional coverage available under the EPL coverage section

Limits

- Up to \$5 million in capacity
- Primary and excess coverage available

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OneBeacon Management Liability is a brand of OneBeacon Insurance Group that offers solutions for directors and officers liability, employment practices liability, fiduciary liability, crime, employed lawyers liability and information risk and recovery insurance for nonprofit organizations (all classes), private/nonprofit healthcare organizations and private for-profit companies of all sizes and types. Coverages are available on a modular form approach, allowing for tailored solutions.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

Eligible Public Entity Risks

- Special district authorities, including:
 - Housing
 - Utilities
 - Water/sewer
 - Mass transit
 - Ports
 - Environmental
- Airport and airport authorities

Superior Claims Service

No matter how much you prepare, claims happen. When they do, our claims professionals understand the unique claims needs and defenses available to public entities and have extensive management liability claims handling experience. And insureds can expect a high-level of customer services throughout the claims process.

Minimized Risk

Policyholders who elect Employment Practices Liability (EPL) coverage receive an innovative risk management program through Jackson Lewis, P.C., one of the nation's leading employment and labor law firms. Through this program, insureds have access to a dedicated risk management portal that offers a wealth of employment related information and resources, as well as a hotline that connects insureds directly to the experts at Jackson Lewis.

Visit onebeaconml.com
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You can also find us on:



**Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.