



Fiduciary Coverage

E-Risk's BAM product is flexible package offering Employment Practices liability, Directors and Officer liability (with full entity coverage), Technology, Media and Professional Services or Miscellaneous Professional Liability, Fiduciary liability and Crime coverage. Any of these coverages can be chosen and separate limits of liability for each coverage are automatically provided.

- Defense costs to be in addition to limits of liability
- Claim specifically includes any proceeding before the Department of Labor or the Pension Benefit Guaranty Corporation
- Coverage for any type of single employer plans, including Employee Stock Ownership Plans
- Defense costs coverage for 5% and 20% penalties imposed under 502(i) and 502(l) of ERISA
- No discrimination exclusion
- Automatic coverage for newly acquired or created plans
- HIPAA Coverage
- Ability to give Notice of potential claims during Discovery Period
- Automatic waiver of recourse provision
- Full severability of all exclusions
- No retention (when EPL Coverage Section purchased)