The Private Sentinel Directors and Officers/Employment Practices Liability Insurance policy combines coverage to help protect the personal assets of a privately held company’s directors and officers, as well as the financial well-being of the company itself. With the ability to aggregate limits for Fiduciary and add Crime insurance by endorsement, our flexible solution provides even broader protection. Our forward thinking approach matched with financial strength, means increased stability for insureds.

Coverage highlights

- Capacity up to $25M on primary and excess basis
- Full Entity Coverage
- Employment Practices Coverage with third party coverage included
- Coverage for 24 enumerated Employment Practices Acts
- Coverage for Private Placements
- Automatic Outside entity coverage for any Not-for-Profit entity
- Coverage for Debtor in Possession
- Full severability among Directors and Officers with respect to both conduct exclusions and application
- Ability to settle claims within the Retention without prior consent of the insurer
- Optional duty to defend
  - Insured has the option to tender defense of a claim to the Insurer
- No panel counsel requirement
- Coverage for mental anguish, emotional distress, invasion of privacy, wrongful entry, eviction, false imprisonment, malicious prosecution, libel or slander for Employment Practices Claims
- No Hammer Clause
- Admitted policy form

Classes of business

- Manufacturing
- Distribution
- Healthcare
- Retail
- Transportation
- Construction
- Technology
- Energy
- Utilities
- Education
- Business Services
- Agriculture
- Hospitality
- Real Estate
- Wholesale Trade
- Start-Ups

Optional coverages/endorsements

- Additional Side A Limit of Liability
- Anti-trust Coverage
- Fiduciary Coverage
- Fidelity/Crime Coverage
- Derivative Investigation Costs Sublimit
- Crisis Fund Coverage
- Side A NonRescindable
- Network Security and Privacy Breach Expense Sublimit
- Education and/or Healthcare Amendatory
- Public Debt Coverage
- Investigation Coverage
- Roadshow Coverage
Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Strong) by Standard & Poor’s. For more information, please visit:  www.ironshore.com

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04/20

Ironshore
A Liberty Mutual Company

When considering a long-term insurance partner for your business, please call: 1-877-IRON411

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