

iWorks®

Quote and bind D&O, EPL, Crime insurance for your clients in dozens of industries in just minutes

iWorks lets you quote, bind and issue Directors & Officers, Employment Practices Liability, Crime insurance and more in just minutes right from your desktop! Insurance coverage available for not-for-profit organizations and private companies with up to \$25M in annual sales.

Coverage Highlights

Coverages currently available for quoting and binding directly on iWorks include:

- Directors & Officers (D&O)
- Employment Practices Liability (EPL)
- Fiduciary Liability (FL)
- Miscellaneous Professional Liability (MPL)*
- Crime

*MPL only available for private companies with up to \$10M in annual sales

Platform Advantages

Our robust management and professional liabilities coverages help ensure you can write business quickly and competitively without underwriter review for dozens of industry classes.

- On-demand policy documents: iWorks features one-stop access to all quoted and bound policy documents, making it easy for you to meet your clients' needs, 24 hours a day, 7 days a week.
- Dedicated, local support: A dedicated team of regionally-based eCommerce managers are available to assist you with any questions. Our underwriters are also available to swiftly process submissions for brokers who choose to submit business the traditional way, outside of the iWorks platform.

Value-Added Services

- **CrisisFund®** coverage offers access to top public relations consultants to help manage communications surrounding covered crisis events
- Access to **EPL Pak® Premier** services from Jackson Lewis, LLP, a premier employment law firm with offices throughout the United States; includes Title VII harassment and discrimination training, Internet-based HR Compliance reference system, and a Recruiting, Retaining and Terminating Employees Manual
- Specialized services designed to mitigate ultimate damages and optimize claims recovery
- Access to the nation's premier attorneys to defend management and professional liability lawsuits

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

iWorks®

Eligible Classes for Private Companies

The professional and management liability coverages available for quoting and binding on iWorks deliver precisely the protection needed for the risks that threaten businesses with up to \$25M in annual sales.

- Airlines/Transportation
- Commercial Services
(including high tech hardware and software)
- Healthcare (bed and non-bed)
- Hotels/Casinos
- Manufacturing
(including autos, high tech, pharm/bio, jewelry, consumer goods and arms/defense)
- Media/Entertainment
- Motion Pictures
- Mining
- Oil & Gas
- Retail
- Steel
- Telecoms
- Utilities
- Wholesale Trades
- Agriculture
- Construction
- Private Households
- Motion Pictures
- Professional Services
(including legal services and staffing services)

Unique Coverage Details for PrivateEdge Plus Coverages on iWorks

- No penalty for Insured's failure to consent to claimant/plaintiff settlement offer deemed acceptable by Insurer
- Coverage for investigative costs arising out of a shareholder derivative demand
- Worldwide application of coverage¹
- Flexible claims reporting provision allows claims to be reported up to 90 days post policy expiration, provided that they are reported as soon as practicable
- Automatic coverage for acquired Subsidiaries
- Dramatically narrowed "Insured versus Insured" Exclusion
- Third-party discrimination and sexual-harassment coverage (e.g., customers and clients)
- Punitive damage coverage²
- Coverage for leased employees and independent contractors
- Coverage for front- and back-pay claims
- Extensive definition of damages including arbitration awards; punitive, exemplary, and multiple damage awards; and pre- and post-judgment interest³
- Non-rescindable coverage for employed lawyers and staff ("Side A" coverage)
- Coverage for employment-related claims arising out of reliance upon corporate counsel legal services
- Zero deductible and no co-insurance for Non-Indemnifiable Loss

¹ Available by endorsement only

² Where permitted by law

³ Available by endorsement only

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Eligible Classes for Not-For-Profit Organizations

The management and professional liability coverages available for quoting and binding on iWorks deliver precisely the protection needed for the risks that threaten not-for-profit organizations with under \$10 million in annual revenue.

- Accreditation
- Aquariums
- Assisted Living Facilities
- Ballet Companies
- Blood Banks/Tissue Banks
- Cemetery Companies
- Chambers of Commerce
- Child Care Facilities/Day Care Facilities/Camps
- Churches/Synagogues
- Community Development Organizations
- Community Health Centers
- Convention Centers
- Cooperatives
- Educational Institutions
- Employee Associations
- Family Planning Centers
- Foundations
- Fraternal Societies or Associations
- Golf or Country Clubs
- Health Systems
- Healthcare Related Services
- Historical Societies
- Hospitals
- Indian Reservations
- Museums/Libraries
- Mutual Insurance Associations
- Non-Credentialing Trade Associations
- Nursing Homes
- Opera Companies
- Policy Advocacy Groups
- Public Authorities
- Religious Organizations
- Research/Development Institutes
- Retirement Homes
- Risk Pools
- Shelters/Charitable Organizations
- Social or Recreational Clubs
- Social Welfare Organizations
- Sports Associations
- Student Loan Authorities
- Symphony Companies
- Theater Companies
- Trade Associations
- Trusts
- Veterans Associations
- Water/Sewage Districts
- Yacht Clubs
- Youth Services
- Zoos

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Unique Coverage Details for Not-for-Profit Risk Protector Coverages on iWorks

- Coverage for employment practices perils such as claims of wrongful termination, discrimination, sexual harassment, negligent hiring, retention, training and supervision, as well as third-party discrimination lawsuits
- Coverage for insureds including the organization, past, present and future directors, officers and trustees, employees, leased employees, committee members, volunteers, staff, faculty members and department heads, as well as spouses and domestic partners of individual insureds
- Coverage for risks including defense costs for claims related to Internal Revenue Service intermediate sanctions, a portion of any Excess Benefit Penalty sanctions imposed on directors and officers, and multiple damages awards under the Americans with Disabilities Act and the Equal Pay Act^{4,5}
- Support in litigated claims through the defense services of leading law firms from our Not-for-Profit Panel Counsel

⁴ Available by endorsement only

⁵ Not available in NY

To learn more:

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www.chartisinsurance.com/growthenterprises



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