

Management Assurance Policy (MAP) for Private Companies



*Delivering Primary Commercial
Management, Cyber and Professional
Liability Coverage for Private Companies
in a Single, Modular Policy*

Available across the U.S., our Management Assurance Policy (MAP) is designed to help private companies address their primary management, professional and cyber liability coverage needs. This fully customizable solution delivers the underwriting and claims expertise of our Sampo Pro and Commercial Management Liability teams, all in a single policy.

COVERAGE FEATURES

- Available coverages: Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Commercial Crime, Professional Liability, Cyber Liability
- Up to \$25M capacity for each line of business
- MAP's modular policy form makes it easy to customize coverage options
- MAP offers private companies of all sizes significant capacity and exceptional financial strength (group rating of A+ from A.M. Best in XV size category and A+ from Standard & Poor's) through a customizable policy form that makes it easy to identify and address coverage gaps
- Admitted in most U.S. states

TARGET CLIENTS

We partner with private companies in the U.S. who seek committed long-term relationships with a carrier offering a strong balance sheet, global reach and breadth and depth of experience.

- Large to mid-sized private and not-for-profit commercial entities, including multi-hospital systems, community-based hospitals and healthcare facilities
- Professional services firms, including lawyers, accountants, financial and management consultants, real estate agents and brokers, architects, and engineers

VALUE ADDED SERVICES

- A simplified declarations page summarizing only the coverages selected in an easy-to-read format
- Underwriting and claims professionals who continuously monitor changes in the market to provide responsive service and solutions that meet each insured's unique needs
- Integrated claims service delivered by dedicated teams of claims professionals with specialized management liability, professional liability, and cyber liability expertise
- A range of risk mitigation services and training offered in partnership with pre-eminent law firms and specialty consulting firms, reducing the frequency and severity of management liability, professional liability and cyber liability claims
- A single point of contact for claims reporting and handling

MAP COVERAGE MODULES AT-A-GLANCE

Available Coverages	Highlights
General Terms & Conditions	<ul style="list-style-type: none"> • Coverage for spouses, domestic partners, legal representatives, and estate planning vehicles for acts of an insured person • Bilateral extended reporting period • 100% defense cost allocation for matters with certain exceptions • 90-day automatic coverage for subsidiaries • Policy fully non-rescindable • Reinstatement of limits for recovery in subrogation (less costs) • Policy is primary with respect to personal umbrella policy of insured persons • Capacity up to \$25M for each line of business • Ability to share limits across coverages
Directors & Officers Liability	<ul style="list-style-type: none"> • Derivative demand evaluation coverage • Coverage for pre-claim inquiries of persons • Optional reporting of pre-claim inquiries • Broad definition of Claim and Loss • Most favorable jurisdiction for punitive, exemplary, or multiple damages and insured civil penalties • Conduct and profit exclusion triggered by final and non-appealable adjudication • Subrogation provision does not apply to an Insured Person unless the conduct exclusion applies to that Insured Person in connection with a Claim • Additional “Side A” excess limit available
Employment Practices Liability	<ul style="list-style-type: none"> • Includes sensitivity and diversity training cost coverage • No profit exclusion • No “hammer” clause • Broad definition of Claim, Loss, Discrimination, Employee, Harassment and Wrongful Act • Conduct exclusion triggered by final and non-appealable adjudication • Subrogation provision does not apply to an Insured Person unless the conduct exclusion applies to that Insured Person in connection with a Claim • Workplace violence coverage available by endorsement
Fiduciary Liability	<ul style="list-style-type: none"> • Most favorable jurisdiction for punitive, exemplary, or multiple damages and insured civil penalties • Plan purchaser coverage • Plan includes plans sponsored by the company whether or not subject to ERISA • Conduct and profit exclusion triggered by final and non-appealable adjudication • No pollution exclusion • Broad definition of Loss • Subrogation provision does not apply to an Insured Person unless the conduct exclusion applies to that Insured Person in connection with a Claim • Settlor coverage available by endorsement

Available Coverages	Highlights
Commercial Crime	<ul style="list-style-type: none"> • Social engineering coverage available by endorsement • Broad definition of Employee
Professional Liability	<ul style="list-style-type: none"> • Coverage for miscellaneous professional liability, technology services liability and media liability available • Broad definition of Loss • Most favorable jurisdiction for punitive, exemplary, or multiple damages and insured civil penalties
Cyber Liability	<ul style="list-style-type: none"> • Third-party cyber liability coverage for breaches of privacy and network security • Coverage for regulatory proceedings option • First-party coverage available by endorsement for privacy breach costs • Cyber terrorism coverage

U.S. Insurance

We partner with insureds who seek committed long-term relationships with a carrier offering breadth and depth of expertise, exceptional financial strength and global reach. Servicing clients ranging from small businesses to multi-nationals, Sompo International's U.S. insurance team offers a diversified set of specialty insurance products through our network of wholesale and retail brokers. By carefully monitoring changes in the market and truly understanding clients' risk exposures, we offer tailored solutions and responsive service.

Our Financial Strength

Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are backed by the financial strength of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

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