

# DIRECTORS AND OFFICERS LIABILITY



NEW LIFE AGENCY, INC.  
Insurance Agency

Lloyd's Coverholder



Announcing  
Over 1550 Births  
and 10 years exclusively  
serving the Reproductive  
Community through our  
Insurance Policies!

*For*  
Directors  
Officers  
Employees

*Uses*  
Allegations  
Punitive Damages  
Prior Acts

**Offering Broad Coverage for Allegations  
and Suits from Clients, Competitors,  
Investors, Silent Partners and Shareholders**

# DIRECTORS AND OFFICERS LIABILITY

## ■ Plan Description

The Directors and Officers Liability insurance program covers the entity, directors and officers, and employees for allegations and suits from customers/clients, bondholders, attorneys general, providers, vendors, regulatory agencies, competitors, investors and silent partners, creditors, and shareholders related to actual or alleged errors, omissions, misleading statements, neglect, breach of duty or act.

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## ■ RATE SHEET when purchased with EPLI writeNOW or EPLI writeNOW! Plus

Deductible	Number of Employees	\$300/\$300 Limit	\$500/\$500 Limit	1MM/1MM Limit
\$5,000	1-10	\$1,000	\$1,056	\$1,625
\$5,000	11-20	\$1,150	\$1,162	\$1,788
\$5,000	21-30	\$1,302	\$1,693	\$2,006
\$5,000	31-40	\$1,782	\$2,317	\$3,565
\$5,000	41-50	\$2,254	\$2,931	\$4,509
\$5,000	51-60	\$2,714	\$3,529	\$5,429
\$5,000	61-75	\$3,278	\$4,261	\$6,555

**OVER 10 YEARS OF EXPERIENCE IN ASSISTED REPRODUCTION INSURANCE®**

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## ■ Endorsements to be issued with the policy:

- Nuclear Incident Exclusion Clause
- War and Civil War Exclusion Clause
- Full Hammer Clause
- Excluding Medical Malpractice claims
- Excluding Regulatory and Antitrust claims
- Several Liability Clause - E1808N-0109  
(Applies to all accounts except risks located in AK, CT, ME, NH, NY and RI)

## ■ Summary Of Benefits

<b>Broad Coverage</b>	Insures the entity, directors and officers and employees for allegations and suits from customers/clients, competitors, investors and silent partners, creditors, and shareholders.
<b>Actual or Alleged Coverage</b>	Coverage for D&O related claims such as actual or alleged errors, omissions, misleading statements, neglect, breach of duty or act.
<b>Punitive Damages Coverage</b>	Punitive damages coverage where insurable by law.
<b>Prior Acts Coverage</b>	100% prior acts coverage is included; excluding prior knowledge and any pending and/or prior litigation.
<b>Risk Management Services</b>	Free NAS HReSource®: Risk management services available to all EPL insured's at no additional cost. Provides an unlimited HR support center, on-line training programs, and Internet-based HR Management system features and tools.

*This is not intended to be a completed outline of coverage. Actual wording and premium may change without notice. Underwriters reserve the right to modify terms and benefits at the time of underwriting.*



## DIRECTORS AND OFFICERS LIABILITY

### ■ Qualifications

75 or less full-time employees.

Approval of the completed EPLI writeNOW! Application.

Must not have experienced any D&O related claims/incidents or been named as defendant or respondent before any federal, state or local agency.

A signed Declaration of No D&O Claims enclosed.

*\* If Applicant does not meet above requirements, please forward application along with the most current financial information (profit/loss statement including balance sheet) for D&O coverage re-consideration.*

*Coverage cannot be bound under the terms and conditions of this program for Applicants that do not fall within the program qualifications; however, Applicants will be considered for coverage outside the program.*



*Serving Future Families Health Claims Today  
New World Administrators is a third party administrator  
providing customer care and claims handling service  
exclusively to New Life Agency, Inc.*

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