

TRELLIS MANAGEMENT LIABILITY PORTFOLIOSM HIGHLIGHTS

WE OFFER MANAGEMENT LIABILITY INSURANCE WITH EASE

Berkley Management Protection (BMP) is excited to introduce the Trellis Management Liability PortfolioSM, a product designed to protect small businesses and their owners from financial loss due to lawsuits and business-related risks not typically covered under any other insurance policy.

Trellis Management Liability PortfolioSM is available for Private and Not for Profit organizations and can be purchased as a suite of coverages or on a standalone basis.

Trellis' market leading features include:

GENERAL TERMS & CONDITIONS AND KEY OFFERINGS

- Modular policy with broad coverage customized to fit each risk profile
- Carefully integrated coverages address potential coverage gaps that could exist if separate policies were purchased from different carriers
- Admitted policy
- Worldwide coverage
- Unparalleled claim expertise
- Access to BMP's state-of-the-art risk management tools and services
- Non-cancellable by Insurer except for non payment of premium
- Ability to offer shared or separate limits for coverage parts
- Non-rescindable policy
- Automatic coverage for newly acquired Subsidiaries
- The retention applied to total amount of Loss will not exceed the largest applicable retention
- Bilateral Extended Reporting Period which any Insured may elect

PRIVATE COMPANY DIRECTORS & OFFICERS LIABILITY COVERAGE "D&O"

- Additional limit available for Side-A coverage dedicated for Executives
- Optional coverages available designed to meet an Insured's needs, including:
 - Investigation Expenses related to responding to a Securityholder Derivative Demand Including Books and Records demand
 - Antitrust Claim Coverage
 - Asset Protection Expense
 - Pre-Claim Expense Credit up to 10% of the Retention
 - Reputation Expense
 - Employed Lawyers extension available
- Broad definition of Claim includes inquiry coverage, Extradition, request to toll or waive statute of limitations
- Automatic Not for Profit outside directorship coverage for Insured Persons
- Broad definition of Insured Person includes any past, present or future directors, officers, Employees, volunteers, advisory board members, in-house general counsel and Employed Lawyers; and foreign equivalent roles
- Broad definition of Loss includes punitive damages, where insurable by law and most favorable jurisdiction
- Streamlined exclusions, many include carve backs for Side A
- Conduct exclusions apply after final non-appealable adjudication
- Private placement coverage included
- Road show, pre-IPO and failed IPO coverage
- No hammer / settlement clause if Insured does not consent to settle

NOT FOR PROFIT DIRECTORS & OFFICERS LIABILITY COVERAGE

- Additional limit available for Side-A coverage dedicated for Executives
- Optional coverages available designed to meet an Insured's needs, including:
 - Antitrust Claim Coverage
 - Excess Benefit Transaction Tax Sublimitp
 - Pre-Claim Expense Credit up to 10% of Retention
 - Reputation Expense
 - Employed Lawyers extension available
- Broad definition of Claim includes inquiry coverage, Extradition, request to toll or waive statute of limitations
- Broad definition of Insured Person includes any past, present or future directors, officers, Employees, volunteers, advisory board members, in-house general counsel and Employed Lawyers; and foreign equivalent roles
- Broad definition of Loss includes punitive damages, where insurable by law and most favorable jurisdiction
- Conduct exclusions apply after final non-appealable adjudication
- No hammer / settlement clause if Insured does not consent to settle

EMPLOYMENT PRACTICES LIABILITY COVERAGE "EPL"

- Third Party Liability included
- Optional coverages available designed to meet an Insured's needs, including:
 - Additional Defense Expense
 - Crisis Expense
 - Wage and Hour Defense Expense
 - Workplace Violence Expense
- Expanded definition of Loss includes diversity and sensitivity training costs
- Coverage for a broad range of Employment Practices Wrongful Acts, including whistleblower activity, bullying, hostile work environment, invasion of privacy and wrongful acts that occur via social media and the internet
- Broad definition of Loss includes punitive damages, where insurable by law and most favorable jurisdiction
- Streamlined exclusions, many include carve backs for Retaliation
- No hammer / settlement clause if Insured does not consent to settle

FIDUCIARY LIABILITY COVERAGE

- Coverage for ERISA and non-ERISA company sponsored employee benefit plans
- Optional coverages available designed to meet Insured's needs including:
 - Voluntary compliance resolution costs sublimit coverage for voluntary compliance programs administered by the U.S. Internal Revenue Service, U.S. Department of Labor, or any such equivalent foreign administrative regulatory agency
 - Civil fines and penalties sublimit including 502(c), 502(i) and 502(l) of ERISA, HIPAA, Pension Protection Act, Section 4975 and Patient Affordable Care Act
 - Additional Defense Expense limit
- Expanded definition of Claim incorporating pre-claim investigation and fact-finding investigation costs
- Automatic coverage acquired plans
- Broad definition of Loss includes punitive damages, where insurable by law and most favorable jurisdiction
- No hammer / settlement clause if Insured does not consent to settle
- Broad definitions of Wrongful Act, includes breach of fiduciary duties, errors or omission in administration, errors or omission in an insured's settlor capacity and addresses exposures presented in connection with purchase of insurance through Healthcare Exchange

CRIME COVERAGE

- Enhanced proprietary form written on a Loss-Discovered basis which allows an Insured to tailor the insuring agreements
- Policy language ensures ERISA bonding requirements are met
- Social Engineering Fraud coverage available
- Client coverage available for loss sustained from theft or forgery committed by an Employee
- Investigation Expense Coverage available
- Broad definition of Employee includes Independent Contractors, leased workers, students, interns and volunteers, former employees retained as consultants, employees while on medical, family, or military leave

MISCELLANEOUS PROFESSIONAL LIABILITY COVERAGE "MPL"

- Designed to protect a wide range of professionals including consultants, executive recruiters, graphic designers, translators, travel agents and many other professions
- Provides coverage for economic damages that are typically not included in a general liability policy
- Broad definition of Claim includes request to toll or waive statute of limitations
- Broad definition of Loss includes punitive damages, where insurable by law and most favorable jurisdiction
- Disciplinary and licensing proceedings response coverage provided
- No hammer / settlement clause if Insured does not consent to settle

WHY BMP

Berkley Management Protection (BMP) is a proud member of the W.R. Berkley Corporation, rated A+ by A.M. Best Company and a Fortune 500 Company. BMP has the security and financial backing of one of the largest commercial insurers in the United States.