

## Program Highlights

Management  
Liability

Directors and  
Officers

Employment  
Practices

Fiduciary

Professional  
Liability

Media

Miscellaneous

Network Security  
and Privacy Injury

Technology and  
Telecommunications

Crime

**The exclusive PPAANJ Program is a package policy that provides flexibility and key benefits.**

The following coverages can be combined on one policy form:

**- Management Liability**

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability

**- Professional Liability**

- Professional Liability
- Media Liability
- Technology and Telecommunications E&O
- Network Security and Privacy Liability

**- Crime (Employee Theft)**

Policy limits can be shared among coverages or provided on a scheduled limit basis

**PPAANJ Members receive broad policy language including:**

Duty to Defend policy

Claims made form with a 90 day post-policy reporting window (Media Liability is available as claims made or as an occurrence form)

Mediation Provision, which could reduce the policy retention by 50% or \$10,000, whichever is less

Worldwide Coverage - claims can be brought anywhere in the world

Spousal Coverage including Domestic Partner

No threshold for coverage for newly created or acquired entities or plans Pre-Claim Assistance for investigation costs related to reported circumstances

- Punitive Damages coverage (most favorable venue)
- Predetermined Extended Reporting Period percentages for 1, 2 and 3 years
- Supplemental Payments: \$250 per day per person up to \$2,500 per claim per policy year for attending trials, hearings, arbitrations, or mediation at the Insurer's request
- Broad definition of Claim, Loss and Insured Persons

**All with a 25% Discount exclusively for NJPAA Members!**

**PPAANJ Members may be eligible for the following additional features:**

- Automatic renewal
- Capped defense outside the limit of liability
- Dedicated claims hotline for Professional Liability policyholders
- A Multi-Coverage Discount is available when more than one coverage is purchased within a coverage group

**Bought to you by your exclusive broker**

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Management  
and Professional  
Liability