

Management Liability

FACT SHEET



Navigators Pro specializes in management and professional liability products. The management liability products include directors and officers, fiduciary, employment practices liability and crime insurance for privately held and publicly traded corporations. The professional liability products include lawyers professional, architects and engineers and miscellaneous professional liability. The policies are written on Navigators Insurance Company, an admitted carrier or Navigators Specialty Insurance Company, a non-admitted carrier. International policies are written on Navigators Syndicate 1221 at Lloyd's of London. **Navigators Insurance Company and Navigators Specialty Insurance Company are rated 'A' by A.M. Best and 'A' by Standard & Poor's. Both are insurance company subsidiaries of The Navigators Group, Inc.**

Coverage	Profile
Directors and Officers Liability	Private and Publicly Traded Corporations located worldwide
Employment Practices Liability	Private and Publicly Traded Corporations located worldwide <i>Primary: up to 7,000 employees</i> <i>Excess: up to 10,000 employees</i>
Fiduciary Liability	Private and Publicly Traded Corporations located worldwide
Crime Insurance	Private and Publicly Traded Corporations located worldwide

Financial Insurance Products

Directors & Officers Liability

Coverage for the Directors and Officers of companies for Loss resulting from Claims, including Securities Claims, of Wrongful Acts.

Employment Practices Liability

Protects the Insured Entity against Loss resulting from Claims alleging various Employment Practices Wrongful Acts including harassment, discrimination, failure to promote, wrongful dismissal, negligent evaluation or wrongful deprivation of career opportunity.

Fiduciary Liability

Protects the Fiduciaries or Administrators of Plans from Loss resulting from violations of ERISA or certain administrative errors in the management of the Plans.

Crime Coverage

Protects the Named Insured from exposure to theft, embezzlement, forgery or alteration of financial instruments, robbery and safe burglary, and computer fraud, typically as a result of dishonesty of the insured's employees.

Offering InNavation and SPAC InNavation

Offering InNavation and SPAC InNavation increases the security and certainty to directors and officers of corporation filing for an initial public offering (IPO), whether they are an operating company or a special purpose acquisition company (SPAC). Offering InNavation and SPAC InNavation enhances protection against a securities class action lawsuit. The Offering InNavation and SPAC InNavation break through coverage enhancements to the primary Navigators Pro D&O policy protect directors and officers for covered loss alleging civil violations of sections 11 and 12 of the Securities Act of 1933.





Financial Insurance Products *(continued)*

INDUSTRY SECTORS

- Manufacturing
- Services
- Healthcare
- Life Science
- High Technology
- Energy & Natural Resources
- Communications
- Financial Institutions *(other than investment banks, mutual funds, investment advisors)*

CAPACITY

- \$25,000,000 Primary and Excess

STAGES OF DEVELOPMENT

- Private Companies — Navigators SmartPolicy
- Start-Ups, Growth, Mature
- Initial Public Offerings / Secondary Offerings
- Financial Restructuring / LBOs, Bankruptcy Filing
- Venture Capital Backed
- Post-Claim Scenarios
- Standard and Non-Standard Risks
- Reverse Mergers
- SPACs

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