



Management Liability

Zurich Select Plus



Insurance coverage built for today's challenges

Economic cycles, political and social disruption, employment trends, and dynamic regulatory environments pose complex challenges for private organizations.

Zurich Select Plus is designed to provide peace of mind to business leaders so they can focus on what matters most: their business. **Zurich Select Plus** features a modular form with easy-to-understand terms-giving you the flexibility to curate the right combination of coverage for your Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability and Crime exposures.

Broad appetite for private companies and non-profit organizations

Whether supporting regional entities or multinational operations, our underwriting expertise and creative structuring capabilities enable us to tailor coverage to fit the unique risk profile of each organization. We offer strong solutions across a range of industries including:



manufacturing



hospitality



wholesale distribution



real estate and business services



information technology



environmental services



transportation



utilities



retail



non-profit organizations

Preferred risk characteristics

Zurich's dedicated private and non-profit team of underwriters will assess risks across all industries and company sizes, with a strategic focus on these preferred risk characteristics:

- Financial stability
- Less than 1,000 employees with an acute focus on less than 250 employees
- Ownership comprised primarily of Directors or Officers
- Established human resources policies

Zurich's value to customers

Zurich financial strength ratings are among the strongest in the industry.

A+ rating

from A.M. Best and

AA/stable

from Standard & Poor's.¹

Zurich's global network provides the ability for customers to access locally admitted policies in more than

200+

countries and territories, creating a unified global aggregate limit.

Integrated claim model with

7,500

claims professionals in

32

countries, including qualified, experienced attorneys.

Coverage, features and benefits

Coverage Area	Features	Benefits
Directors & Officers (D&O)	- Affirmative protection for environmental mismanagement claims - Broad definition of Insured Person - Final adjudication language with full carveback for defense costs under Conduct Exclusion	- Ensures coverage for complex environmental liability scenarios - Expands protection to a wide range of leadership roles - Preserves defense cost coverage even in conduct-related claims
Employment Practices Liability (EPL)	- Explicit retaliation carvebacks under wage & hour, ERISA, ADA exclusions - Broad employee definition 10% retention reduction for consent to first Zurich-recommended settlement - Access to Jackson Lewis Prevent & Protect Portal	- Enhances protection against common employment-related claims - Extends coverage to non-traditional workforce members - Incentivizes early settlement to reduce financial exposure - Provides legal consultation and training to mitigate employment exposure
Fiduciary Liability	- Built-in defense costs for settlor acts - Broad definition of Plan	- Covers legal costs for foundational plan decisions - Ensures comprehensive plan coverage regardless of regulatory status
Crime	- Social engineering coverage includes money, securities, and property - Covers costs to restore/replace data/software from virus/vandalism - Broad employee definition	- Protects against modern fraud tactics and impersonation schemes - Supports recovery from cyber-related damage - Extends protection to a wide range of personnel types without a need to modify the policy

To learn more about Zurich Management Liability solutions visit:

<https://www.zurichna.com/insurance/management-liability>

Or scan the QR Code:



Contact

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1. Rating as of November 25, 2025. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings visit www.zurichna.com. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

Zurich

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