LOCALEDGE Often overlooked coverages

Products to enhance protection:

Management liabilities for nonprofit & for-profit companies

Directors & officers:

Provides financial protection for the directors and officers of a company in the event they are sued in conjunction with the performance of their duties as they relate to the company.

EPLI:

Provides protection for damages related to various employment-related claims:

- Wrongful termination
- Sexual harassment
- Discrimination
- Invasion of privacy
- False imprisonment
 - Breach of contract
 - Wage and hour law violations

Professional liability:

Responds to claims or suits arising from actual or alleged negligent actions, misstatements, or inability to render professional services:

- Consultants
- · Real estate agents
- Property managers
- Attorneys

Crime liability:

Provides protection against one of the following:

- Employee dishonesty
- · Forgery & alteration
- Computer fraud
- Money orders & counterfeit money
- Kidnap, ransom or extortion
- Funds transfer
- · Money & securities

Cyber liability:

Protects against the failure to protect private information from being accessed by unauthorized parties

Additional coverage:

Environment & pollution liability:

Provides coverage for contamination liability risks that may be harmful to the environment:

- Above and underground storage tanks
- Contractors
- Site
- Transporter

Getting started:

To submit new business, please email localedgenewbusiness@bridgespecialty.com

Questions about Often overlooked coverages?

Call 800.444.1744, option 1, 4. Or email us at localedge@bridgespecialty.com

Information including but not limited to available carriers, products, services, and commission rates has been updated as of March 2025 and is subject to change at any time in LocalEdge sole discretion. Confidential and proprietary. Disclaimer: Certain property casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.