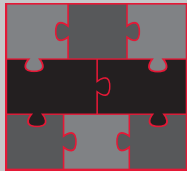
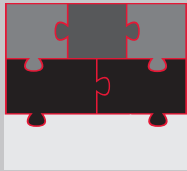


COMPREHENSIVE AND FLEXIBLE.

While Darwin 365Complete is a one-stop-shop solution, it offers maximum flexibility for customization. Here's how:

DECISION #1	DECISION #2	DECISION #3
Bundle vs. Carve Out	Limits	Retention
Do you want a complete package or to eliminate certain lines?	How much should your policy cover?	How much you contribute to the claim before your coverage begins?
<p>1A</p>  <p>Take Entire Bundle</p>	<p>2A</p> <p>Cumulative (Aggregate) limit up to \$15M <i>without</i> a set limit per claim</p>	<p>3A</p> <p>Same retention per line of coverage (min \$5K)</p>
<p>1B</p>  <p>Keep E&O, Network Security, Privacy, and Media...and Carve Out D&O, EPL, and Fiduciary</p>	<p>2B</p> <p>Cumulative (Aggregate) limit up to \$15M <i>with</i> a set limit per claim</p>	<p>3B</p> <p>Different retention per line of coverage*</p> <ul style="list-style-type: none"> E&O (min \$5K) D&O (min \$2.5K) EPL (min \$5K) Fiduciary (\$0 min)
<p>The Darwin 365Complete core offering includes the entire coverage bundle, but your company can customize the policy by carving out – or eliminating – coverage you don't need. Choice 1A provides professional services E&O, D&O, EPL, media, network security, fiduciary and privacy liability insurance. Choice 1B eliminates three lines from the bundle (D&O, EPL, and Fiduciary liability).</p>	<p>Both 2A and 2B coverage options include a \$15 million aggregate claim limit per policy period. Choice 2A offers <i>no</i> "per claim limit" which means any claim has \$15 million available in coverage. Or, you can choose 2B with a "per claim limit" that puts a cap on total coverage for any claim incurred and eliminates the possibility that one claim could use up all available limits.</p>	<p>The retention rate is the amount a company pays out-of-pocket before the coverage begins, similar to a "deductible." If you purchase the entire bundle (1A), you can choose 3A and select a flat retention rate for all lines of coverage with a minimum retention of \$5,000; or you can choose 3B, which allows you to select your own retention rates for each individual line of coverage (varying minimum amounts are indicated). If you don't take the bundle (1B), you must choose 3A, the flat retention rate for all lines of coverage.</p>

365CompleteSM

HEALTH CARE SERVICE ORGANIZATIONS

PURCHASE OPTIONS

Your choices create a truly customized, comprehensive solution that meets your company's specific coverage needs and cost requirements—365 days of the year.

For example

Step 1 You choose 1A and take the entire bundle.

Step 2 You take 2B with the aggregate limit of \$10M, and elect to have a \$2M set limit per claim.

Step 3 You elect 3B, and set a retention on E&O of \$10K, D&O of \$5K, EPL of \$7.5K, and Fiduciary of \$1K.



This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin-member companies, which include, Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select have earned an A.M. Best rating of "A- (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Consult your insurance advisors or legal counsel for guidance on issues specific to your organization. © Darwin Professional Underwriters, Inc. All Rights Reserved. 060908