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## Risk Management Plus+ Online Portal Redesigned

Travelers has redesigned the [Risk Management Plus+ Online portal](#), a robust website designed to help your clients mitigate their management liability and crime exposures for three of the **Wrap+ Executive Liability** modules.

### Risk Management Services

- Risk Management PLUS+ Online<sup>SM</sup> for Employment Practices (with the purchase of the **Employment Practices Liability** or **Directors and Officers** liability coverage part): includes online training on topics such as sexual harassment and employee terminations, training bulletins, searchable databases, sample policies and forms, self-audits and unlimited access to employment attorneys.
- Risk Management PLUS+ Online<sup>SM</sup> for Plan Fiduciaries (with the purchase of the **Fiduciary Liability** coverage part): includes reference materials, self-audits and one hour of consultation with ERISA attorneys for general guidance on issues relating to employee benefits and ERISA law.



The portal covers all of their modules and includes:

- Featured articles
- Checklists
- Best practice minute videos
- Podcasts
- A sample employee handbook to help your clients manage not only employment practices risks, but also cyber, crime, directors & officers, fiduciary, kidnap & ransom, and identity fraud exposures.

Travelers **Wrap+ Executive Liability**'s modular approach allows you to customize coverage for your clients now and in the future.

Click the links below to learn more about available options, access highlight and sell sheets, and more:

- [Directors and Officers Liability Insurance](#)
- [Employment Practices Liability Insurance](#)
- [Fiduciary Liability Insurance](#)
- [Miscellaneous Professional Liability \(E&O\) Insurance](#)
- [CyberRisk](#)
- [Kidnap and Ransom](#)
- [Identity Fraud Expense Reimbursement](#)

### Coverage Features Common to All:

- Additional Defense Coverage
  - Additional Defense Limit of Liability
  - Survives exhaustion of base limit
  - Available for each liability coverage elected or shared
- Defense options
  - Duty to Defend (100 percent predetermined allocation)
  - Reimbursement
- Single retention for claim triggering multiple liability coverages and no retention if unable or not permitted to indemnify

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- Worldwide coverage - claims made or occurring
- Foreign parent corporation coverage as co-defendant
- Severability of application representations
- Subsidiary acquisition - 25 percent of assets
- Extended Reporting Period
  - Bi-Lateral
  - 3-year run-off available for pre-determined premium
  - Report potential claims
  - Elect by liability coverages
- Duties in the event of claim - triggered by knowledge of Executive Officer

To access Wrap+, log into [Big "I" Markets](#) and select **Wrap+ Executive Liability** products from the commercial product listing.

*Please note that the Community Homeowners Associations and Healthcare Organization are not currently available through Big "I" Markets.*