



Management Liability

**Modern forms. Fast decisions.
Built-in enhancements.**

At Novi, we don't just underwrite — we uncomplicate. Novi's management liability solutions are designed to deliver smarter coverage with fewer roadblocks.

What's available

Directors and Officers Liability with options for derivative demand investigations, crisis management employed lawyers, additional limit of liability for Side A, additional limit of liability for defense costs.

Employment Practices Liability with options for wage & hour (FLSA), Immigration Reform & Control Act, workplace violence, social media and employee privacy enhancements.

Fiduciary Liability with options for HIPAA penalties, PPACA penalties, ERISA Section 502(c) penalties, IRC Section 4975(a) Taxes and voluntary compliance program costs.

Who we cover

Whether your organization faces standard or more challenging risks, let us take a look. Our modern forms are built for privately held companies and nonprofit organizations with assets up to \$1B and plan assets up to \$1B who employ between 100 and 5,000 employees. No threshold applies to excess. A variety of industries can apply, including both standard and non-standard classes such as:

- Auto dealers
- Biotech
- Cannabis*
- Entertainment*
- Fintechs
- Franchisors
- Restaurants*
- Staffing
- Start-ups
- Technology
- Unicorn companies

*Restrictions may apply.

Meet the management liability team

These three Executive Directors don't just know the management liability space — they've shaped it. And it's an edge they bring to Novi.



Jason Binette

Executive Director

Jason.Binette@NoviUnderwriters.com

With 20+ years of underwriting experience, Jason blends technical precision with product innovation and deep broker relationships.



James Cinque

Executive Director

James.Cinque@NoviUnderwriters.com

James brings two decades of strategic growth and analytical rigor, delivering smart solutions and standout service.



Cody Ruggirello

Executive Director

Cody.Ruggirello@NoviUnderwriters.com

A disciplined risk selector with sharp market insight, Cody brings clarity and confidence to a fast-moving D&O landscape.

Looking for your competitive edge?

Let's turn complexity into opportunity. Connect with the Novi team to explore our management liability solutions and experience a new standard of coverage.

NoviUnderwriters.com/Management-Liability

833-920-1569 | Info@NoviUnderwriters.com

Novi Underwriters is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC in California #0795478. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage is provided by an excess/surplus lines insurer which is not licensed by or subject to the supervision of the insurance department of your state of residence. Policy coverage forms and rates are not subject to regulation by the insurance department of your state of residence. Excess/Surplus lines insurers do not generally participate in state guaranty funds and therefore insureds are not protected by such funds in the event of the insurer's insolvency.