

Employment Practices Liability Product

THIS POLICY INCLUDES:

- ▶ Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for defense costs and loss (available in most jurisdictions)
- ▶ Defense and Settlement Provision (Hammer Clause) softened to cover 75% of defense costs and loss after insured's final refusal to consent to settle a claim
- ▶ Defense Outside the Limit up to 200 employees if a \$500,000 limit or higher is chosen
- ▶ Full Prior Acts coverage for claim-free accounts for most states and classes
- ▶ Punitive Damages with most favorable venue wording included in the definition of Loss (available in most jurisdictions)
- ▶ Front and Back Pay included in the definition of Loss
- ▶ "For" wording applies to Bodily Injury/ Property Damage exclusion
- ▶ Wrongful Act definition expanded to included coverage for the negligent violation of the Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ▶ Independent Contractors are included in the definition of Employee
- ▶ Full Severability
- ▶ Spousal Liability extended to Domestic Partners
- ▶ Final Adjudication wording for fraud exclusion
- ▶ Defense costs coverage for breach of express employment contract
- ▶ Retaliation carve backs for many exclusions
- ▶ Defense costs coverage for claims involving the modification of real property

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Optional Third Party Discrimination and Harassment coverage available for most classes
- ▶ Extended Reporting Periods of 1, 2, and 3 years available for 50%, 100% and 150% of the annual premium
- ▶ Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center
- ▶ Competitive pricing
- ▶ Timely responses to all inquiries and submissions
- ▶ Efficient and fair payment of claim
- ▶ Technical competence

