

Employment Practices Liability Insurance



Limits

\$1,000,000
\$1,000,000
\$1,000,000
\$25,000

Coverage Descriptions

Limit of Liability each Claim
Punitive, Exemplary, Multiple Damage Liability each claim
Maximum Aggregate Limit of Liability for all claims
Self Insured Retention per claim

Included in Policy:

- Violation of employment related discrimination law
- Employment Harassment including sexual or gender, racial, religious, sexual orientation, pregnancy, disability, age, national origin, and workplace harassment by non-employees.
- Abusive or Hostile work environment
- Wrongful Discharge or Termination, actual or constructive
- Breach of implied employment contract
- Wrongful Failure or refusal to hire, promote, or wrongful demotion
- Wrongful failure or refusal to provide equal treatment or opportunities
- Terminations, disciplinary actions, demotions, or other decisions that violate public policy or the Family Medical Leave Act or similar state or local law
- Defamation, libel, slander, disparagement, false imprisonment, misrepresentation, malicious prosecution, or invasion of privacy
- Wrongful failure or refusal to adopt or enforce adequate workplace or employment practices, policies, or procedures
- Wrongful, excessive or unfair discipline
- Wrongful infliction of emotional distress, mental anguish, or humiliation
- Retaliation
- Wrongful deprivation of career opportunity, negligent evaluation or failure to grant tenure

- Violations of the Uniformed Services
- Employment and Reemployment Rights Act
- Negligent hiring or negligent supervision of others including wrongful failure to provide adequate training
- Employment Related Criminal Suit or Proceeding

Additional Coverage Enhancements:

- Full prior acts coverage
- Spouses, Shareholders and Trustees included as insured's
- Hammer Clause 85/15 in favor of insured
- No exclusion for Strikes and Lockouts
- True WORLDWIDE coverage for claims brought anywhere in the world
- Up to 3 years extended reporting period coverage available

Retention Reductions:

1. 50% retention reduction on wrongful termination claims if the insured consults with and follows the advice of an approved employment lawyer prior to terminating an employee
2. 10% retention reduction for claims reported within 30 days after first made
3. 10% retention reduction for claims whereby the insured agrees to a settlement within 20 days of the first request by underwriters and claimant accepts
4. 25% retention reduction if prior to trial a determination of "no liability" for all insureds is obtained –or- if a dismissal without prejudice and with no payment

Note: the maximum retention reduction for any and all combinations of the above is \$35,000