



Employment Practices Liability — Professional Liability

Employment Practices Liability with Third Party Discrimination and Harassment coverage options. This product targets for-profit companies with fewer than 500 employees.



The HIT ZONE – Our highest hit ratio

- 🎯 Up to 500 employees
- 🎯 No employment practices, third party discrimination or third party sexual harassment claims or circumstances in the past five years
- 🎯 The following classes of business:

Accounting firm	Country club*	Maintenance
Advertising firm	Credit operation*	Manufacturer
Air/Heat contractor	Day care center	Mortgage company*
Ambulance service	Doctor/Dentist*	Nursing home*
Architect	Drug rehab center	Plumber
Artisan contractor	Employment agency	Printer/Publisher
Assisted living	Engineer	Property Manager*
Auto dealer*	Fast food restaurant	Real estate agency*
Bank*	Fitness center	Rental car agency*
Bowling lane	Foster care	Retail store
Camp	Furniture rental*	Sales/Distributor
Car wash	Garment maker	Security guard firm*
Caterer	Hair salon	School
Cemetery	Hotel/Motel	Supermarket
Church	Insurance agents	Transportation/ Trucking
Condo/Homeowner associations	Insurance company*	Travel agent
Consultants	Janitorial	Veterinary clinic
Convenience store	Landscaper	
Counseling center	Law firm (< 25 employees)	

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Past or future plans for downsizing, layoff, merger or acquisition activity
- ▶ One or two employment practices claims or circumstances in the past five years

*Not eligible for Third Party coverage option

Blue - denotes newly eligible

PRODUCT ADVANTAGES

- ▶ Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for defense costs and loss
- ▶ Defense and Settlement Provision (Hammer clause) - 75/25 split
- ▶ Defense outside the limit up to 200 employees if a \$500,000 limit or higher is chosen
- ▶ Free human resources consultation HELPLINE service with unlimited calls and no time limits
- ▶ 50% discount on PeopleSystems online Sexual Harassment Prevention Training (Note: California, Connecticut, and Maine mandate such training by law)
- ▶ Definition of Wrongful Act extends to acts arising out of use of the internet and email
- ▶ Optional Third Party Discrimination and Harassment coverages
- ▶ Optional coverage for Punitive Damages



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PRODUCT ADVANTAGES (CONT'D)

- ▶ Full Prior Acts available
- ▶ A.M. Best rated A++ carrier

INELIGIBLE RISKS

- ▶ Over 500 employees (part time and seasonal count as half each)
- ▶ More than two employment practices claims or circumstances in the last five years
- ▶ Applicants located in Louisiana
- ▶ The following classes of business:

Adult entertainment	General contractors
Aviation	Government agencies
Bars/Tavern	Hospitals
Casino	Municipal (police, fire, ...)
Coal mines	Restaurants (other than fast food)
Colleges & Universities	Stock Brokerage & S.E.C. firms
Construction companies	Unions
Entertainment industry (radio, television, film)	Venture Capital Management

AVAILABLE LIMITS

- ▶ Up to \$5,000,000

RETENTIONS

- ▶ Retentions start at \$1,000 and vary by state, city, and class

SUBMISSION REQUIREMENTS

- ▶ Any new business Employment Practices Liability application