



EMPLOYMENT PRACTICES LIABILITY (EPL)

**Your Logo
Here**

Agency Name
Agent Name
Phone Number; Fax Number
E-Mail Address
Website

POLICY COVERAGE FEATURES INCLUDE:

- ◆ Defense costs for EEOC Administrative Proceedings Coverage (up to \$2500) Before the Deductible Applies
- ◆ Up to 50% Deductible Reduction
- ◆ Punitive and Exemplary / Liquidated Damages (where insurable)
- ◆ Family Medical Leave Act (FMLA)*
- ◆ Equal Pay Act (EPA)
- ◆ Worker's Adjustment & Retraining Notification (WARN)*
- ◆ Reorganization/Downsizing (where insurable)
- ◆ Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ◆ Prior Acts (premium discount available for inception coverage)
- ◆ Third Party (premium discount available for removal of coverage)
- ◆ Broad Discrimination, Harassment and Inappropriate Employment Conduct Definitions
- ◆ Domestic Partner Included in the Definition of Insured
- ◆ Broad Reporting Language for Incidents or Claims (Complaints/Demands)
 - Both Written or Oral Complaints
- ◆ Pay on Behalf/Duty to Defend Policy
- ◆ Claims Made & Reported Policy

*Available for California Insureds at an Additional Premium


ALL SIZE COMPANIES CONSIDERED

LIMITS UP TO \$5M/\$10M

BROAD FORM

AVAILABLE FOR ADDITIONAL PREMIUM:

- ◆ FLSA (Wage & Hour) Defense Sublimit
- ◆ Immigration Reform & Control Act Defense Costs & Extra Expense Sublimit
- ◆ Defense Outside the Limits



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