




EMPLOYMENT PERILS COVERAGE - EMPLOYMENT PRACTICES LIABILITY INSURANCE

Coverholder at LLOYDS

EPC-EPLI | Claims First Made & Reported Policy | Limits up to \$500K/\$1M

POLICY COVERAGE:

COVERAGE A	COVERAGE B	COVERAGE C
<p>Employee Events</p>  <p>Broadened Definitions of Employment Discrimination Inappropriate Employment Conduct Coverage Expanded</p> <p><i>Includes Bullying & Cyber Bullying</i></p>	<p>Third-Party Events</p>  <p>Broadened Definition of Third Parties that can bring covered claims for Discrimination or Harassment</p> <p><i>premium discount available for coverage removal</i></p>	<p>Third-Party Events ADA Facility Accessibility*</p> <p><i>for additional premium for qualified risks</i></p>  <p>Actual or Alleged Acts of Discrimination for Building(s) or Facilities not being ADA Compliant</p> <ul style="list-style-type: none">• Includes allegations of the absence of Braille• Includes website inaccessibility to visually disabled individuals

Policy Coverage Features Include:

- Up to 50% Deductible Reduction *(for qualified risks)*
- EEOC Administrative Proceedings Coverage before the deductible applies *(\$2,500 each / \$5K in Total Agg.)*
- Not a Self Insured Retention but a True Deductible
- FLSA - Fair Labor Standards Act of 1938 Defense Sublimit Available
- Run Off Provision (automatic extended reporting period if operations sold or ceased before policy expiration)
- Punitive and Exemplary / Liquidated Damages *(where insurable)*
- Equal Pay Act *(EPA)*
- Reorganization/Downsizing
- Prior Acts *(additional premium for qualified risks)*
- 60 Day Reporting Period Condition for Claims Made and Reported within the Policy Period
- Coverage for Independent Contractors Available by Endorsement
- Broad Reporting Language for Incidents or Claims *(Complaints/Demands – Both Written or Oral Complaints)*
- Pay on Behalf/Duty to Defend Policy
- Broad Definitions of Employment Discrimination, Harassment, and Inappropriate Employment Conduct



Professional Liability Insurance Services®, Inc. - Underwriting Facilities
800.761.7547 | underwriting@plisinc.com | www.plisinc.com

Coverage provided by Certain Underwriters at Lloyd's

*submit may apply

This document is issued as an aid to assist you in the overall understanding of the Policy. This is not part of the insurance contract and confers no rights upon you. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, it is Underwriters' assumption that you read the policy, declarations page and any endorsements, and discussed with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws. Copyright © PLIS®, Inc. and its licensors. All rights reserved.