




EMPLOYMENT PERILS COVERAGE - EMPLOYMENT PRACTICES LIABILITY INSURANCE

Coverholder at LLOYDS

EPC-EPLI | Claims First Made & Reported Policy | Up to \$1M/\$1M Combined Limits

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
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Coverage provided by Certain Underwriters at Lloyd's

*submit may apply

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