

# Employment Perils Coverage - Employment Practices Liability Insurance



EPC-EPLI | Claims First Made & Reported Policy

## Coverage A Employment Events



Types of allegations included but not limited to:

- Employment Discrimination, Harassment & Retaliation, e.g.:
  - ADA, Age, Pregnancy
  - Demotion / Failure to promote
  - Unwelcome sexual or non-sexual harassment, etc.
- Inappropriate Employment Conduct:
  - Bullying & Cyberbullying
  - Constructive termination
  - Emotional Distress
  - False Imprisonment, etc.
- Wrongful Termination

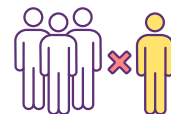
## Coverage C ADA Facility Accessibility Third-Party Events



Optional Coverage

- Actual or Alleged Acts of Discrimination for Building(s) or Facilities not being ADA Compliant
- Includes allegations of the absence of Braille
- Includes website inaccessibility to visually disabled individuals

## Coverage B Third-Party Events



Optional Coverage

Against current or former client or customer

- Discrimination, e.g.:
  - Race, color, religion, age, sex, disability, etc.
- Harassment:
  - Unwelcome sexual or non-sexual, threats, humiliation, intimidation, etc.

## Coverage D Immigration Reform and Control Act Defense Costs & Extra Expense Sublimit



Optional Coverage by Endorsement

- Defense Costs for Investigation or prosecution by any government agency of actual or alleged violations
- Extra Expense:
  - Cost of recruiting replacement staff
  - Compensation paid to regular employees of the Insured for overtime
  - Cost of copy work of employee files & other pertinent employment documentation

Coverholder at **LLOYD'S**

Coverage provided by certain underwriters at Lloyd's, Hamilton Insurance DAC

This document is issued as an aid to assist you in the overall understanding of the Policy and is a summary. 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 client. Actual terms and conditions may be amended by endorsement or affected by state laws. © Copyright PLIS®, Inc. and its licensors. All Rights Reserved.