

Employment Perils Coverage - Employment Practices Liability Insurance

EPC-EPLI | Claims First Made & Reported Policy

Coverage A

Employment Events

Coverage B

Third-Party Events

Coverage C

ADA Facility Accessibility
Third-Party Events

Coverage D

Immigration Reform
and Control Act
Defense Costs & Extra
Expense Sublimit

Policy Coverage Features Also Include:

- \$1M/\$1M Limits & up to \$1M Additional Defense Limit for Defense Costs (DOL)
- Unlimited Telephone & Email HR Services through SRM[®], Inc. available throughout the Policy Period at NO Additional Cost & NO Separate Contract
- **50%** Deductible Reduction feature
- Pre-Deductible Early Legal Intervention for Potential Claims (\$2,500 each / \$5K in Total Agg.)
- Allocation of Defense Costs - 100% of Defense Costs for covered claims seeking covered and non-covered loss
- NO Self-Insured Retention - Insured's Deductible Billed as Expenses are Incurred.
- Wage & Hour Defense Sublimit available by Endorsement up to \$1M
- Biometric Data Claim Defense Sublimit up to \$250K
- Punitive and Exemplary / Liquidated Damages - Equal Pay Act & Age Discrimination (ADEA) -where insurable
- Prior Acts for qualified risks
- Automatic Extended Reporting Period when operations are sold or ceased before policy expiration
- Coverage For Independent Contractors Available by Endorsement
- Broad Definitions of Employment Discrimination, Harassment, & Inappropriate Employment Conduct

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.

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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

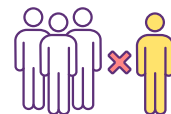
Coverage C ADA Facility Accessibility Third-Party Events



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**

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