

# 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:

- **Up to \$2M/\$4M Limits** for Qualified Risks
- Additional limit for Defense Cost available
- **Immigration Defense Cost and Extra Expense Sublimit** available by Endorsement **up to \$1M**
- **Unlimited Telephone & Email HR Services** through SRM<sup>®</sup>, 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
- Sublimit for **Workplace Violence Coverage** by Endorsement (No deductible applies) - **Up to \$250k**
- **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
- Coverage For Independent Contractors Available by Endorsement
- Broad Definitions of Employment Discrimination, Harassment, & Inappropriate Employment Conduct

Coverage provided by certain Underwriters at Lloyd's

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