

Employment Perils Coverage -

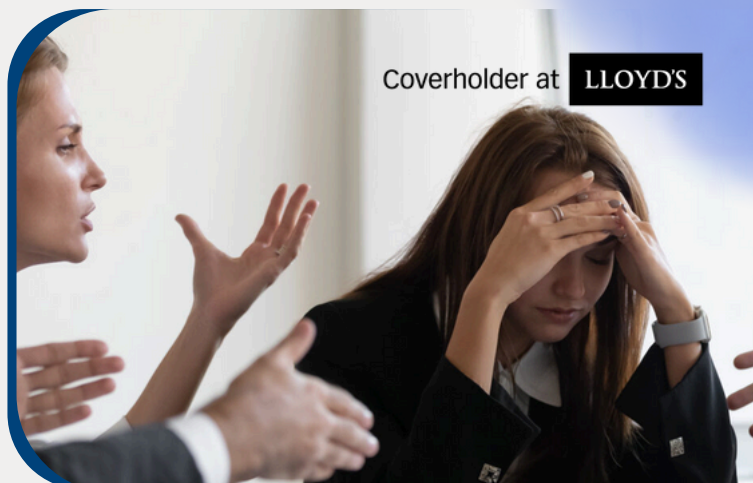
# Employment Practices Liability Insurance



Up to \$2M/\$4M Limits\*

EPC-EPLI | Claims First Made & Reported Policy

Coverholder at LLOYD'S



## 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

## NEW LIMITS AVAILABLE!

### Policy Coverage Features Also Include:

- **Up to \$2M/\$4M Limits for qualified risks\***
- **Additional limit for defense cost available**
- 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.
- Up to 250k sublimit for Workplace Violence coverage by endorsement (no deductible applies)
- Wage & Hour Defense Sublimit available by Endorsement up to \$1M
- Biometric Data Claim Defense Sublimit up to \$250K Equal Pay Act & Age Discrimination (ADEA) -where insurable
- Punitive and Exemplary / Liquidated Damages -
- Prior Acts for qualified risks
- Coverage For Independent Contractors Available by Endorsement
- Broad Definitions of Employment Discrimination, Harassment, & Inappropriate Employment Conduct
- Immigration defense cost and extra expense sublimit available by endorsement up to \$1M



PLIS  
UNDERWRITING  
FACILITIES

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

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Contact Us:



800.761.7547



www.plisinc.com



underwriting@plisinc.com