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Stand-Alone Employment Practices Liability Policy Form

A policy specifically designed to address an entity's employment-related liability exposures in today's litigious environment

KEY FEATURES

- Premiere HR Services
- Definition of Loss now includes: Punitive and Exemplary Damages*, Front Pay, and Back Pay
- Definition of Wrongful Employment Act now includes Retaliation as well as Discrimination, Wrongful Termination, and Harassment
- Definition of Harassment now includes both sexual and workplace (i.e., of a non-sexual nature) harassment
- Definition of Employee now includes Leased Workers**

INSURED

- The Entity
- Officers
- Directors
- Former/Prospective Employees
- Employees
- Subsidiaries

ENHANCED POLICY FEATURES

- Elimination of co-insurance provisions
- Wide array of liability limit and deductible options
- Policyholder access to several risk management tools
- No partnership exclusion
- Duty to Defend Policy
- Consent to settle

COVERAGE FEATURES DESIGNED TO HANDLE CHANGES IN EXPOSURE

- Automatic 90 Day Coverage for newly acquired or created subsidiaries, so long as the insured owns more than 50% of the firm
- Extended Reporting Period option in the event the company is acquired
- Policy is non-cancelable by Insurer (except for non-payment of premium)

ADDITIONAL COVERAGES AVAILABLE

- Third Party Discrimination
- Defense Outside the limits of liability
- Independent Contractor coverage

* Punitive and Exemplary Damages where insurable by law

** Certain restrictions apply

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