



Franchisee EPLI Fact Sheet

Available in all states on a non-admitted basis

POLICY HIGHLIGHTS

- Discrimination Coverage
- Harassment Coverage, both sexual and non-sexual, including hostile work environment
- Inappropriate employment conduct coverage
- Prior acts coverage included
- Third Party Liability Coverage included in premium
- No co-payment
- Duty to defend, pay on behalf of coverage within the limits
- No intentional acts exclusion
- Consent to settle by insured, with a 50% hammer
- Punitive Damages included in states that allow insurability
- Deductibles as low as \$2,500
- Special Deductible Feature—reduces deductible in half if panel counsel is contacted for advice prior to a termination or demotion
- Limits from \$250,000/\$250,000 up to \$1,000,000/\$3,000,000
- Competitive pricing

BONUS RISK MANAGEMENT BENEFITS

30 Minutes Free Legal Advice Each Month—The nationally recognized law firm specializing in Employment Law, Jackson Lewis, will provide free counsel and advice via telephone when needed.

HRCare Website—Contains many helpful HR aides including a legal guide, references, resources, chat room, self-audit and links to other valuable sites. Web based HR training services are available through HR Care. Access to this website helps you establish strong clear employment policies and procedures and is included with each policy at no cost. It also assists you in creating templates for anti-sexual harassment and anti-discrimination statements and performance evaluations. Visiting this site and preparing the suggested documents may help you substantially reduce your risk of legal exposure if your claim results in a jury trial.

STANDARD FRANCHISEE ENDORSEMENTS

- Third Party Discrimination and Harassment Coverage Endorsement
- Franchise Program Endorsement
- Service of Suit
- Nuclear Energy Exclusion Endorsement

MATERIAL PROVIDED IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE A REPRESENTATION OF COVERAGE THAT MAY EXIST IN ANY PARTICULAR SITUATION UNDER THE POLICY ISSUED. ALL CONDITIONS OF COVERAGE, TERMS, AND LIMITATIONS ARE DEFINED AND PROVIDED FOR IN THE POLICY. PROGRAMS OR PRODUCTS MAY NOT BE AVAILABLE IN ALL STATES AND POLICY FEATURES MAY VARY BY STATE.