

EMPLOYMENT PRACTICES LIABILITY

Employment Practices Liability Insurance (EPLI) provides defense and indemnity protection against claims arising from the employer/employee relationship. The policy shields employers—plus all current, former, and prospective employees, directors and officers, even the corporate entity—against a broad spectrum of employment-related claims.

COVERED EVENTS	<ul style="list-style-type: none"> • Discrimination. Failure or refusal to hire or any other wrongful treatment of persons based on their race, sex, color, religion, sexual orientation, age, disability, or other status that is protected by federal, state, or local statute or ordinance. • Harassment. Wrongful act of either a sexual or non-sexual nature. • Wrongful Termination. Any actual or alleged wrongful dismissal, discharge, or termination of employment, including breach of contract.
ELEMENTS OF COVERAGE	<ul style="list-style-type: none"> • Defense Costs. Includes attorney fees, investigative expenses, appeal bonds, and pre or post judgment interest. • Indemnity Payments. Judgments or settlements an Insured is required to pay as a result of their Wrongful Employment Practice.
COVERAGE TERRITORY	<ul style="list-style-type: none"> • The Program covers Wrongful Employment Practices occurring anywhere in the world so long as the claim is brought in the United States, its territories, or possessions.
LIMIT, RETENTION, AND CO-INSURANCE	<ul style="list-style-type: none"> • Policy limit options of \$100,000 or \$250,000 • \$5,000 retention • No Co-Insurance Provisions

The **Write Your Own Employment Practices Liability Insurance Program** will be tailored to the unique demographic characteristics of the Insurance Company’s portfolio. Carriers can choose to participate in the underwriting results of their program (up to 49%).

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