



FACTS ABOUT ROCKWOOD'S SPECIALTY EPLI

Rockwood Programs Inc.

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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.

COVERAGE HIGHLIGHTS

Liberal Defense Provisions

- Additional defense costs limit available
 - Consideration given to insured's choice of counsel—No panel counsel
 - 70/30 settlement clause
 - "Pay on behalf" option clause

Expanded Coverage Features

- Coverage for punitive and multiplied damages
 - Retaliation "carve-back" to major exclusions
 - Third party coverage available
 - Narrow exclusion language
 - Broad definition of claim and loss
 - Comprehensive list of covered wrongful acts

Other Policy Highlights

- Non-cancellable (except for non-payment of premium)
 - Automatic 45 day coverage for newly acquired subsidiaries
 - Worldwide Coverage

Target

- US employers with up to 10,000 employees
 - Limits of up to \$10 million available

This coverage is provided on an admitted basis, and is underwritten by Beazley Insurance Company. Beazley is rated "A-" ("Excellent") by A.M. Best. This rating is reflective of our carrier partner's financial stability and claims-paying ability.

Interested in Learning More?

Contact one of our knowledgeable underwriters toll-free at 1-800-558-8808. You can also check our website at www.rockwoodinsurance.com to view the latest product updates.

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