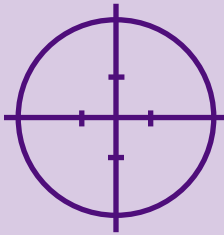




Employment Practices Liability — Professional Liability

Employment Practices Liability with Third Party Discrimination and Harassment coverage options. This product targets for-profit companies with fewer than 500 employees.



The HIT ZONE – Our highest hit ratio

- ⦿ Up to 500 employees
- ⦿ No employment practices, third party discrimination or third party sexual harassment claims or circumstances in the past five years
- ⦿ The following classes of business:

Accounting firm	Country club*	Maintenance
Advertising firm	Credit operation*	Manufacturer
Air/Heat contractor	Day care center	Mortgage company*
Ambulance service	Doctor/Dentist*	Nursing home*
Architect	Drug rehab center	Plumber
Artisan contractor	Employment agency	Printer/Publisher
Assisted living	Engineer	Property Manager*
Auto dealer*	Fast food restaurant	Real estate agency*
Bank*	Fitness center	Rental car agency*
Bowling lane	Foster care	Retail store
Camp	Furniture rental*	Sales/Distributor
Car wash	Garment maker	Security guard firm*
Caterer	Hair salon	School
Cemetery	Hotel/Motel	Supermarket
Church	Insurance agents	Transportation/ Trucking
Condo/Homeowner associations	Insurance company*	Travel agent
Consultants	Janitorial	Veterinary clinic
Convenience store	Landscaper	
Counseling center	Law firm (< 25 employees)	

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▼ Past or future plans for downsizing, layoff, merger or acquisition activity
- ▼ One or two employment practices claims or circumstances in the past five years

*Not eligible for Third Party coverage option

Purple - denotes newly eligible

PRODUCT ADVANTAGES

- ▼ Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for defense costs and loss (available in most jurisdictions)
- ▼ Defense and Settlement Provision (Hammer Clause) softened to cover 75% of defense costs and loss after insured's final refusal to consent to settle a claim
- ▼ Defense Outside the Limit up to 200 employees if a \$500,000 limit or higher is chosen
- ▼ Full Prior Acts coverage for claim-free accounts for most states and classes
- ▼ Punitive Damages with most favorable venue wording included in the definition of Loss (available in most jurisdictions)
- ▼ Front and Back Pay included in the definition of Loss
- ▼ "For" wording applies to Bodily Injury/ Property Damage exclusion

PRODUCT ADVANTAGES (CONT'D)

- ▼ Wrongful Act definition expanded to include coverage for the negligent violation of the Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ▼ Independent Contractors are included in the definition of Employee
- ▼ Full Severability
- ▼ Spousal Liability extended to Domestic Partners
- ▼ Final Adjudication wording for fraud exclusion
- ▼ Defense costs coverage for express breach of employment contract
- ▼ Retaliation carve backs for many exclusions
- ▼ Defense costs coverage for claims involving the modification of real property

INELIGIBLE RISKS

- ▼ Over 500 employees (part time and seasonal count as half each)
- ▼ More than two employment practices claims or circumstances in the last five years
- ▼ Applicants located in Louisiana
- ▼ The following classes of business:

Adult entertainment	General contractors
Aviation	Government agencies
Bars/Tavern	Hospitals
Casino	Municipal (police, fire, ...)
Coal mines	Restaurants (other than fast food)
Colleges & Universities	Stock Brokerage & S.E.C. firms
Construction companies	Unions
Entertainment industry (radio, television, film)	Venture Capital Management

AVAILABLE LIMITS

- ▼ Up to \$5,000,000

RETENTIONS

- ▼ Retentions start at \$1,000 and vary by state, city, and class

SUBMISSION REQUIREMENTS

- ▼ Any new business Employment Practices Liability application