

Employment Practices Liability Highlight Sheet

Policy Highlights and Features

- \$850 minimum for a \$1 million limit with a \$0 minimum retention
- Duty to Defend
- 100% defense allocation with defense outside the limit, likely uncapped
- Independent Contractors/ 3rd Party/ Immigration/ FLSA/ Workplace Violence coverages

[Click here](#) for policy features and product highlights.

Target Industries

- Manufacturing/Industrial
- Construction
- Restaurants
- Consulting/Business Services
- Consumer Services
- Medical
- Hotels
- Insurance Brokers
- Auto Dealers
- Retailers

We will consider most classes of business! [Click here](#) for acceptable classes.

Target Market

Employees	Appetite
0-25	Extremely Competitive
26-100	Very Competitive
101-2,000	Competitive
2,001 or more	Excess Coverage Only

Why You Need Employment Practices Liability Coverage: Claim Scenario

A former employee alleged race and disability discrimination. The lawsuit included allegations that the company tolerated racial slurs, including supervisor participation. The claimant retained an aggressive trial attorney. Parties settled at mediation and a settlement payment of \$350,000 was made, with an additional \$56,500 in defense costs.

[Click here](#) for additional claims examples

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