

Employment Practices Liability Product Overview

Policy Features*

- Claims made policy with Limits of Liability as low as \$250,000 and as high as \$10 million
- Duty to defend with the Insured having the right to assume the defense
- Broad definition of Insured including the Company, all employees and any leased employees and independent contractors if company agrees to indemnify
- Broad definition of Loss including punitive damages with most favored venue wording
- Third-Party Harassment and Discrimination Liability Coverage given on most accounts
- Costs of Defense outside the limit given on most small accounts
- Defense cost sublimit for Immigration Practices Wrongful Acts
- First party coverage for Workplace Violence Acts (sublimit)
- Defense cost sublimit for Wage and Hour type claims given on most small accounts
- 100% defense allocation
- No hammer clause

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*All coverage features and/or options may not be available to all accounts or in all states depending on state restrictions and/or underwriting considerations.

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