

Employment Practices Liability (EPL)

Employers, regardless of size and nature of business, face a variety of employment practice exposures. Claims may arise from purported wrongful termination, harassment, discrimination, retaliation, the failure to employ or promote employees, and other such allegations.

Great American Insurance writes Employment Practices Liability coverage for the manufacturing, construction and medical industries as well as for businesses that are harder to place like hotels, restaurants, and auto dealers. Coverage is available for both private and public companies, targeting firms with less than 1,000 employees.

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
- Broad definition of Loss including punitive damages with most favored venue wording
- Third Party Harassment and Discrimination Liability Coverage given on most accounts
- Option for cost of defense outside the limit 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
- HR ExecSupport, an HR risk management program, available to all stand alone EPL policy holders through Littler Mendelson
- For immediate service, quote EPL accounts online at www.GreatQuoter.com

* 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.



**Quote accounts instantly at
GreatQuoter.com**