




## POLICY COVERAGE ENHANCEMENTS:

| COVERAGE <b>A</b>   | COVERAGE <b>B</b>  | <b>NEW</b><br>COVERAGE <b>C</b>   |
|---|--|---|
| <p><b>EMPLOYEE EVENTS</b></p>  <p>Broadened Definitions of Employment Discrimination<br/>Inappropriate Employment Conduct Coverage Expanded</p> <p><i>Includes Bullying &amp; Cyber Bullying</i></p> | <p><b>THIRD-PARTY EVENTS</b></p>  <p>Broadened Definition of Third Parties that can bring covered claims for Discrimination or Harassment</p> <p><i>premium discount available for coverage removal</i></p> | <p><b>THIRD-PARTY EVENTS<br/>ADA FACILITY ACCESSIBILITY*</b></p> <p><i>for additional premium for qualified risks</i></p>  <p>Actual or Alleged Acts of Discrimination for Building(s) or Facilities not being ADA Compliant</p> <ul style="list-style-type: none"> <li>• Includes allegations of the absence of Braille</li> <li>• Includes website inaccessibility to visually disabled individuals</li> </ul> |

## POLICY COVERAGE FEATURES INCLUDE:

- **NEW!** 60 Day Reporting Period Condition for Claims Made and Reported within the Policy Period
- **NEW!** Run Off Provision (*automatic extended reporting period if operations sold or ceased before policy expiration*)
- **NEW!** Coverage for Independent Contractors Available by Endorsement
- First Dollar Defense for EEOC Administrative Proceedings Coverage before the deductible applies (*up to \$2,500*)
- Up to 50% Deductible Reduction (*for qualified risks*)
- Punitive and Exemplary / Liquidated Damages (*where insurable*)
- Family Medical Leave Act (*FMLA*)
- Equal Pay Act (*EPA*)
- Worker's Adjustment & Retraining Notification (*WARN*)
- Reorganization/Downsizing
- Prior Acts (*additional premium for qualified risks*)
- Broad Reporting Language for Incidents or Claims (*Complaints/Demands – Both Written or Oral Complaints*)
- Pay on Behalf/Duty to Defend Policy



PROFESSIONAL LIABILITY INSURANCE SERVICES®, INC. - UNDERWRITING FACILITIES  
800.761.7547 | UNDERWRITING@PLISINC.COM | WWW.PLISINC.COM

**\*SUBLIMIT MAY APPLY**

This document is issued as an aid to assist you in the overall understanding of the Policy. This is not part of the insurance contract and confers no rights upon you. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, it is Underwriters' assumption that you read the policy, declarations page and any endorsements, and discussed with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws.

Copyright © PLIS®, Inc. and its licensors. All rights reserved.