




POLICY COVERAGE ENHANCEMENTS:

COVERAGE A	COVERAGE B	NEW COVERAGE C
<p>EMPLOYEE EVENTS</p>  <p>Broadened Definitions of Employment Discrimination Inappropriate Employment Conduct Coverage Expanded</p> <p><i>Includes Bullying & Cyber Bullying</i></p>	<p>THIRD-PARTY EVENTS</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>THIRD-PARTY EVENTS ADA FACILITY ACCESSIBILITY*</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"> • Includes allegations of the absence of Braille • Includes website inaccessibility to visually disabled individuals

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



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***SUBLIMIT MAY APPLY**

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