

# Employment Practices Liability (ESI-EPL)



UNDERWRITING  
FACILITIES

## Policy Coverage Features Include:

- First Dollar Defense for EEOC Administrative Proceedings Coverage (up to \$2500) - before the deductible applies
- Up to 50% Deductible Reduction Possible
- Punitive and Exemplary / Liquidated Damages (where insurable)
- Family Medical Leave Act (FMLA) (where insurable)\*
- Equal Pay Act (EPA)
- Worker's Adjustment & Retraining Notification (WARN) (where insurable)\*
- Reorganization/Downsizing (where insurable)
- Uniformed Services Employment & Reemployment Rights Act (USERRA)
- Prior Acts (premium discount available for inception coverage)
- Third Party (premium discount available for removal of coverage)
- Broad Discrimination, Harassment and Inappropriate Employment Conduct Definitions
- Domestic Partner Included in the Definition of Insured
- Broad Reporting Language for Incidents or Claims (Complaints/Demands) – Both Written or Oral Complaints
- Pay on Behalf/Duty to Defend Policy
- Claims Made & Reported Policy

## Features Available for Additional Premium:

- FLSA (Wage & Hour) Defense Sublimit
- Immigration Reform & Control Act Defense Costs & Extra Expense Sublimit
- Defense Outside the Limits

*All Sizes and Companies Considered  
Limits up to \$5M/10M*

Professional Liability Insurance Services, Inc.  
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**800-761-7547**

Coverholder at LLOYD'S



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the application