



Employment Specialty Insurance Employment Practices Liability (ESI-EPLI)

Policy Highlights

Policy Coverage Features Include:

- ◆ Administrative Proceedings - up to \$2500 for defense costs before the deductible applies to respond to administrative charges
- ◆ **Domestic Partner now included in the Definition of Insured**
- ◆ **Deductible Reduction now located in the policy wording**
- ◆ **FLSA (Wage & Hour) Defense Sublimit Available (NEW!)**
- ◆ Family Medical Leave Act (FMLA)
- ◆ Equal Pay Act (EPA)
- ◆ Worker's Adjustment & Retraining Notification (WARN)
- ◆ Reorganization/Downsizing
- ◆ Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ◆ Prior Acts (premium discount available for inception coverage)
- ◆ Third Party (premium discount available for removal of coverage)
- ◆ Punitive and Exemplary (where insurable)
- ◆ Liquidated Damages
- ◆ Broad Discrimination, Harassment and Inappropriate Employment Conduct Definitions
- ◆ 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

Additional Features Available

(for additional premium):

- ◆ Additional Defense Outside the Limits
- ◆ Aggregate \$2.5K/\$5K Administrative Proceedings option
- ◆ Aggregate Deductibles

All coverage features are still subject to individual underwriting and certain coverage features may be restricted.

- ◆ Certain Underwriters at Lloyd's (A.M. Best Rated A)
- ◆ Deductible does not erode the limit of liability
- ◆ Available limits from \$250K to \$10M
- ◆ All Industries and all size companies considered
- ◆ One page worksheet for non-binding indications
- ◆ Original documentation is not required
- ◆ Premium Financing Available
- ◆ No Voicemail – Easy access to underwriters!
- ◆ 24-48 hour turnaround on submissions
- ◆ Electronic policy issuance available

Designated Risk Management = SRM[®], Inc. 1-800-328-SRM1 (7761)

Insureds have access to the Hotline:

- ◆ FREE review of Handbook (policies & Procedures) or will furnish sample policies
- ◆ FREE Unlimited 1-800 Hotline (phone) real-time response for immediate issues such as investigations, employee reprimands and/or terminations, state and federal requirements, etc.
- ◆ Email access: riskmanagers@callsrm.com
- ◆ Additional risk management services available for nominal fee: Train the Trainer, Supervisor/Mgmt Training, On-Site Investigations

Agents also have access to the Hotline:

- ◆ For preparatory consultation with you regarding employment practices before or during the client sale
- ◆ To support early compliance for Insureds regarding their underwriting requirements
- ◆ See our website for more information: www.callsrm.com

We can customize a risk management program to fit your client's needs.



Professional Liability Insurance Services, Inc.[®] Underwriting Facilities

T: 800-761-7547, 512-328-0677

F: 512-327-5834

W: www.plisinc.com

E: underwriting@plisinc.com

Professionals Serving Professionals

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