



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!)**
- ◆ Equal Pay Act (EPA)
- ◆ 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