PLIS® UNDERWRITING FACILITIES

Coverholder at LLOYD'S

Employment Perils Coverage -

Employment Practices Liability Insurance

EPC-EPLI | Claims First Made & Reported Policy

Coverage A	Coverage B	Coverage C	Coverage D
Employment Events	Third-Party Events	ADA Facility Accessibility Third-Party Events	Immigration Reform and Control Act Defense Costs & Extra Expense Sublimit

Policy Coverage Features Also Include:

- **Up to $2M/$4M Limits** for Qualified Risks
- Additional limit for Defense Cost available
- **Immigration Defense Cost and Extra Expense Sublimit** available by Endorsement **up to $1M**
- **Unlimited Telephone & Email HR Services** through SRM®, Inc., available throughout the Policy Period at NO Additional Cost & NO Separate Contract
- **50% Deductible Reduction feature**
- Pre-Deductible Early Legal Intervention for Potential Claims ($2,500 each / $5K in Total Agg.)
- Allocation of Defense Costs - 100% of Defense Costs for covered claims seeking covered and non-covered loss
- NO Self-Insured Retention - Insured's Deductible Billed as Expenses are Incurred
- Sublimit for **Workplace Violence Coverage** by Endorsement (No deductible applies) - **Up to $250k**
- **Wage & Hour Defense Sublimit** available by Endorsement **up to $1M**
- Biometric Data Claim Defense Sublimit up to $250K
- Punitive and Exemplary / Liquidated Damages - Equal Pay Act & Age Discrimination (ADEA) -where insurable
- Prior Acts for qualified risks
- Coverage For Independent Contractors Available by Endorsement
- Broad Definitions of Employment Discrimination, Harassment, & Inappropriate Employment Conduct

Coverage provided by certain Underwriters at Lloyd's

This document is issued as an aid to assist you in the overall understanding of the Policy and is a summary. 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 client. Actual terms and conditions may be amended by endorsement or affected by state laws. © Copyright PLIS® , Inc. and its licensors. All Rights Reserved.

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