

EMPLOYMENT PRACTICES LIABILITY



- ⦿ Up to 500 employees
- ⦿ No employment practices, third-party discrimination or third-party sexual harassment claims or circumstances in the past five years
- ⦿ Eligible classes include, but are not limited to:

Accounting firm	Church	Hair salon	Real estate agency*
Advertising firm	Condo/Homeowner associations	Home health care service*	Recreation/Membership organization
Air/Heat contractor	Consultant	Hotel/Motel	Rental car agency*
Ambulance service	Convenience store	Insurance agent	Restaurant - fast food
Architect	Counseling center	Insurance company*	Retail store
Artisan contractor	Country club*	Janitorial	Sales/Distributor
Assisted living	Credit operation*	Landscaper	Security guard firm*
Auto dealer*	Day care center – commercial	Law firm (< 50 employees)	School
Bank*	Doctor/Dentist*	Maintenance	Supermarket
Bowling lane	Drug rehab center	Manufacturer	Transportation/Trucking
Camp	Employment agency	Nursing home*	Travel agent
Car wash	Engineer	Plumber	Veterinary clinic
Caterer	Fitness center	Printer/Publisher	
Cemetery/Funeral home	Furniture rental*	Property manager*	

- ⦿ Eligible risks
 - ▶ Past or future plans for downsizing, layoff, merger or acquisition activity
 - ▶ One or two employment practices claims or circumstances in the past five years
- * Not eligible for third-party coverage option

PRODUCT ADVANTAGES

- ▶ Fair Labor Standards Act (FLSA) – \$100,000 sub-limit for defense costs and loss (available to most accounts in most jurisdictions)
- ▶ Defense and Settlement Provision (“hammer clause”) softened to cover 75 percent of defense costs and loss after insured’s final refusal to consent to settle a claim
- ▶ Defense outside the limit up to 200 employees if a \$500,000 limit or higher is chosen (does not apply to violations of FLSA)
- ▶ Full prior acts coverage for claim-free accounts in most states and for most classes
- ▶ Punitive damages with most favorable venue wording included in the definition of loss (available in most jurisdictions)
- ▶ Front and back pay included in the definition of loss
- ▶ Wrongful act definition expanded to included coverage for the negligent violation of the Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ▶ Independent contractors are included in the definition of employee
- ▶ Modified severability
- ▶ Spousal liability extended to domestic partners



PRODUCT ADVANTAGES (CONT.)

- ▶ Defense costs coverage for breach of express employment contract
- ▶ Defense costs coverage for claims involving the modification of real property
- ▶ Retaliation carve backs for many exclusions

AVAILABLE LIMITS

- ▶ Employment practices liability up to \$5,000,000
- ▶ Fair Labor Standards Act (FLSA) included at \$100,000 in most jurisdictions (defense and indemnity)

RETENTIONS

- ▶ Retentions start at \$1,000 and vary by state, city and class

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions.

MOST COMMON INELIGIBLE RISKS CHARACTERISTICS

- ▶ Over 500 employees (part time and seasonal count as half an employee)
- ▶ More than two employment practices claims or circumstances in the last five years

Adult entertainment	Companion care service	Government agency	Repossession service
Agricultural/Farm	Construction company	Hospital	Restaurant – full service
Aviation	Day care center – residential	Municipal (police and fire)	Stock brokerage and S.E.C. firm
Bars/Tavern	Entertainment industry (radio, television, film)	Pawn shop	Unions
Casino	Foster care	Personal staff/Family trust	Venture capital management
Coal mine	Garment maker	Pension/Other ERISA plans	
College and university	General contractor	Public school/School district	

- ▶ Applicants located in LA and WV

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

