



# Employment Practices Liability Product

We have access to the #1 Employment Practices Liability carrier in a nationwide survey of Agents and Brokers.

## This Policy Includes:

- ▶ Full prior acts coverage for claim-free accounts in most states and classes
- ▶ No Intentional Acts Exclusion
- ▶ Named Peril coverage for Employment Claims arising out of Company Internet and Email
- ▶ Wrongful Employment Act definition expanded to include:
  - Demotion
  - Failure to Promote
  - Retaliation
  - Wrongful Discipline
  - Negligent Evaluation/Training/Supervision
  - Workplace Harassment
  - Employment Related Misrepresentation
- ▶ Policy is non-cancelable except for non-payment of premium
- ▶ Extension of coverage for the lawful spouse

## Additional Advantages:

- ▶ Unlimited Defense Costs outside the limit of liability (Subject to minimum limit of \$500,000)
- ▶ FREE Employment Hot Line with unlimited number of calls and NO time limits
- ▶ Optional Third Party Discrimination and Sexual Harassment coverage
- ▶ Optional Punitive Damages coverage
- ▶ A. M. Best rated A++ Carrier

## Survey Based On:

- ▶ Competitive pricing
- ▶ Accessibility/timely responses to inquiries
- ▶ Technical competence and expertise
- ▶ Efficient and fair payment of claims
- ▶ Timely quotes



***Contact All Risks today!***  
***We're here to write all of your risks!***

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