



We have access to the #1 Employment Practices Liability Carrier in the Nation!*

The policy includes:

- ▶ 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 Prompt
 - 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 lawful Spouse

Additional Advantages:

- ▶ Unlimited Defense Costs Outside the limit of Liability (subject to minimum limit of \$500,000)
- ▶ FREE Employment Hot Line with limited number of calls and NO time limits
- ▶ Optional Third Party Discrimination and Sexual Harassment
- ▶ A. M. Best rated A++ Carrier
- ▶ \$1,000 minimum premium for \$1,000,000 limit

**By a Survey of Agents and Brokers based on:*

- Competitive Pricing
- Accessibility/Timely Responses to Inquiries
- Technical Competence and Expertise
- Efficient and Fair Payment of Claims
- Timely Quotes

For More Information Contact Felicia Today!

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Professional Lines Underwriter
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Accounts not fitting our binding authority may be referred to our brokerage

allrisks

Get It Done Right. Now.

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