



# Employment Practices Liability Insurance Policy Highlights

Each policy form should be carefully reviewed, but with access to several carriers, coverages may include:

- A.M. Best Rated A+ Companies
- Pay on behalf Policy/Duty to Defend
- Claims Made and Reported Policy/ Primary Insurance
- Liquidated Damages Coverage available
- Punitive and Exemplary Coverage (where insurable) available
- Prior Acts Coverage (with no prior knowledge or notice) available for additional premium and with underwriter approval
- Inception Coverage available
- Broad reporting language for Incidents or Claims (complaints/demands) – both written or oral complaints
- First Dollar EEOC Administrative Proceedings Coverage available – up to \$2500 for Defense
- Deductible does not erode the limit of liability
- Equal Pay Act Coverage available
- Worker's Adjustment and Retraining Notification Coverage (WARN) available
- Family Medical Leave Act Coverage (FMLA) available
- Uniform Services Employment & Reemployment Rights Act (USERRA) available
- Reorganization/Downsizing Coverage available
- Up to three year Extended Reporting Periods available
- Broad Inappropriate Employment Conduct Definitions Plus Tort Actions
- Broad Discrimination Coverage including Failure to Promote
- Coverage for small, medium and large employers
- Use one-page, short-form worksheet for non-binding indications
- Both admitted and non-admitted carriers available
- Loss Control Services available



**Additional Available Options may include (as underwritten and approved):**

- Third Party Coverage
- Deductible Reduction
- Aggregated Deductibles
- No Co-payment Option
- Defense Outside the Limit coverage

Need a quick quote? Need to insure a client right away? Worried about turn-around time?  
Others promise, but we deliver. Call us and see!

## **PROFESSIONAL LIABILITY INSURANCE SERVICES, INC.**

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