

EMPLOYMENT PRACTICES LIABILITY COVERAGE STAND-ALONE POLICY INFORMATION SHEET

Coverage:

- ◆ Claims made form
- ◆ Defense costs are paid within limit of liability.
- ◆ Will pay on behalf of the Insured loss sustained in defense of a claim caused by a wrongful employment practice or act of discrimination by the Insured or someone for whose acts the Insured is legally liable
- ◆ Coverage provided for Americans with Disabilities Act (ADA) exposures
- ◆ No coverage provided for third parties or independent contractors
- ◆ Coverage will track prior carrier policy retro date or will use current retro date if no prior coverage in force

Limits:

- ◆ \$100,000
- ◆ \$500,000
- ◆ \$1,000,000

Deductibles:

- ◆ Base of \$5,000 with options for \$10,000, \$15,000, \$25,000 and \$50,000
- ◆ Applies to both loss and defense expenses of each claim
- ◆ No aggregate deductible limitation

Minimum Premium:

- ◆ \$1,000

Rating:

- ◆ Based on staff count, including owners and employees, whether full or part time

Credits:

- ◆ Retro date credit applies for retro dates within last 3 years
- ◆ Schedule-rating credit/debits available to reflect risk characteristics

General Guidelines:

- ◆ In business for at least 3 years
- ◆ Must have updated employee handbook reviewed by legal counsel or secured from reputable vendor
- ◆ Must use formal standardized employment application reviewed by legal counsel or secured from reputable vendor
- ◆ 5 years loss history provided via loss runs
- ◆ No prior carrier cancellation or non-renewal in the last five years
- ◆ Available only for Westport policyholders who are members of the state associations of the IIABA