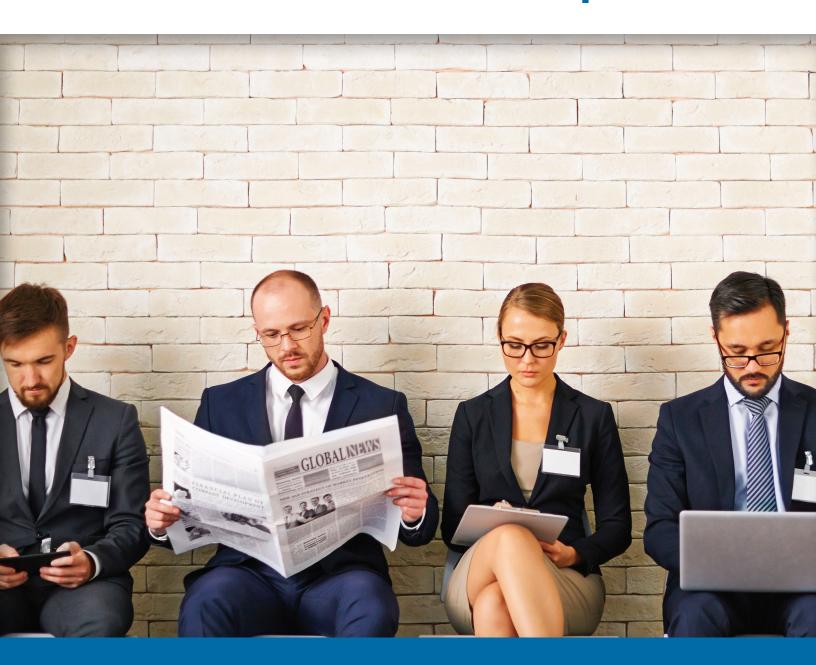
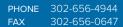
Liability Insurance Including Employment Practices Liability & Company Coverage

# **For-Profit Companies**













## **Employment Practices Liability Insurance for For-Profit Companies**

The number of claims filed against employers is staggering, and the number of employment-related lawsuits has been steadily increasing. The Employment Practices Liability coverage from ISM Insurance Inc. is critical to protect your company and employees from the potentially catastrophic costs of employment litigation. This comprehensive Employment Practices Liability insurance, specially designed for businesses, covers the spectrum of employment-related claims and offers a loss prevention program to minimize the rest of those claims.

### **Policy Highlights:**

- Coverage for For-Profit privately help companies up to 250 employees.
- Named Insured's Coverage
   Includes coverage for the Company, Directors,
   Officers, Board of Managers, General Partners,
   Management Committee members, and employees.
- Independent Contractors Coverage
   Available by endorsement for an additional premium.
- · Spousal and Domestic Partner Liability Coverage
- Policy Written on a Duty-to-Defend Basis
   Attorneys will defend the Insured in the event of a claim, which spares the Insured from hiring attorneys to manage the litigation process.
- Cost of Wage and Hour Cost of Defense Included for NO additional charge. Used for defense costs only up to a sub-limit of \$100,000.
- Cost of Defense Included within the Limit of Liability.
- Cost of Defense Outside the Limit of Liability
   Available to most private companies for limits of \$500,000 and higher for NO additional charge.
- Full Prior Acts Coverage
   No retroactive date stipulation for any unknown circumstances.
- Broad Definition of a Claim
   Includes written demands and administrative proceedings which can be monetary or nonmonetary relief.

### · Claims Coverage

Includes claims from employees or prospective employees, independent contractors and governmental organizations on behalf of an employee.

- Labor or Grievance Proceedings
   NOT covered under a collective bargaining agreement.
- Broad Definition of an Employment Practices Wrongful Act

Includes wrongful termination, harassment, discrimination, misrepresentation, failure to employ or promote, wrongful discipline, deprivation of career opportunities, failure to grant tenure, negligent evaluation, retaliation, failure to provide adequate policies and procedures, mental anguish, emotional distress, invasion of privacy, libel, and slander.

- Punitive, Exemplary, or Multiplied Damage Awards
   Covered by the policy with the most favored venue
   wording where allowed by the state.
- Terrorism Coverage
   Included for NO additional charge.
- Third-Party Coverage

Available to most private companies for NO additional costs (excluding medical/health care accounts) for companies that have 100 employees or fewer (a higher retention may apply). An EPL Third-Party Questionnaire may need to be completed.

Risk Management Program
 Available through an outside law firm, Jackson Lewis, including the toll-free hotline.

**Please Note:** We cannot write the EPL Stand-Alone Product for any class in the State of California. Also excluded classes: law firms, financial institutions, and temporary agencies/employment firms.