

*Protect your company from the catastrophic costs of employment litigation.*



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



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## 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 sublimit 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.