

Protect your company from the catastrophic costs of employment litigation.

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



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Insurance Inc.

Employment Practices Liability Insurance for For-Profit Companies D71100

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 Company, Directors, Officers, Board of Managers, General Partners, Management Committee members and employees. This includes full time, part time, seasonal, temporary, volunteers, interns and student or leased employees. Independent Contractors included when indemnified by the insured.
- **Spousal and Domestic Partner Liability Coverage**
- **Full Prior Acts Coverage**
NO retroactive date stipulation for any unknown circumstances.
- **Policy Written on a Duty-to-Defend Basis**
Carrier assigned attorneys will defend the Insured in the event of a claim, which spares the Insured from hiring attorneys to manage the litigation process.
- **Costs of Wage and Hour Cost of Defense**
Included for no additional charge. Used for defense costs only. For an insured that has less than 25 employees (not in CA) the sub-limit would be \$150,000. For over 25 employees (not in CA) it would be \$100,000. up to the sublimit of \$ 100,000. For CA risks it would be \$50,000 for under 25 employees and \$25,000 for over 25 employees.
- **Cost of Defense**
Included in the within the Limit of Liability. Available to most private companies for the limits of \$ 500,000 and higher for no additional charge for most qualified insureds. NOT all classes with qualify.
- **Definition of Loss**
Includes judgment, compensatory damages and punitive or exemplary damages where insurable. Includes expressly including back pay, front pay and claimant attorney's fees, liquidated damages pursuant to ADEA, FLMA or the Equal Pay Act where insurable within the base policy language.
- **No Hammer clause**
- **Broad Definition of Employment Practices Wrongful Acts**
Includes a broad list of named employment practices perils including the new additions of employment- related invasion of privacy, workplace bullying, "quid pro-quo", sexual harassment, hostile work environment, negligent supervision, negligent training, negligent hiring or negligent retention with the policy
- **Third Party Coverage**
Now built into the base policy wording for most private companies for no additional costs. Does not apply to all classes of business.
- **Definition of Subsidiary**
50% of total employee count automatic coverage threshold and included controlled nonprofits with the base policy language.
- **Allocation Provision**
100% Costs of defense coverage when we appoint counsel for matters not otherwise limited by endorsement to the base policy language.
- **Labor or Grievance Proceedings**
NOT COVERED under a collective bargaining agreement
- **Terrorism Coverage**
Included for no additional charge.
- **Risk Management Program**
Available through an outside law firm, Jackson Lewis including a toll-free hotline.
- **Immigration Practices Wrongful Acts**
Means ant actual or alleged violation of the Immigration Reform and Control Act of 1986 (IRCA) built in the basic policy language.

Please Note: We can write the EPL Stand-Alone Product for certain classes in the State of California. Excluded classes: law firms, financial institutions, and temporary agencies/employment firms.