



**DON'T
PUT YOUR CLIENTS
AT RISK**

Hull & Company Employment Practices Liability

WHY YOU NEED EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPL):

- ▶ A private company is more likely to have an Employment Practices claim than a General Liability or property claim.
- ▶ 3 out of every 5 employees are sued by former employees
- ▶ 45% of all companies that have ever fired an employee have been hit with an employment related lawsuit
- ▶ The median compensatory award for all plaintiff verdicts is \$325,000
- ▶ Over 40% of all Employment Practices claims are brought against firms with less than 100 employees

The following are important coverages that we offer in our EPL policy. Make sure that your policy includes all of these features.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for defense costs and loss (available in most jurisdictions). This helps protect employees in the event they are confronted with wage and hour disputes	✓	?
Defense and Settlement provision ("Hammer Clause") softened to cover 75% of defense costs and loss after Insured's final refusal to consent to settle a claim	✓	?
Defense outside the limit - We bear all costs of defense above the retention and defense costs do not erode the Limit of Liability (if a \$500k or higher limit is chosen and there are fewer than 200 employees)	✓	?
Duty to Defend - We have an obligation to defend all claims (as defined by the policy) even if found to be groundless, false or fraudulent. We use expert outside defense counsel and in-house claim adjusters to control defense costs as well as to reduce overall claim costs	✓	?
Full Prior Acts available for most risks - provides coverage for acts occurring prior to the inception of the policy that result in claims made during the policy period	✓	?
Punitive Damages are included in the definition of Loss with most favorable venue wording (available in most jurisdictions). Punitive damages can be one of the largest EPL exposures for an organization. Most favorable venue wording is especially important for organizations with multiple locations as punitive damages are not insurable in all states	✓	?
Independent Contractors are included in the definition of Employee.	✓	?
Risk Management Services - Free human resources consultation	✓	?
HELPLINE service - 24/7 unlimited calls and no time limits claim on-line HR Resource Center	✓	?
Broad definition of Wrongful Employment Practices, Wrongful Termination, Harassment, Retaliation, Wrongful Termination, negligent violation of certain employment laws	✓	?
\$100,000 Sub-limit for Defense and Loss for Wage-and-Hour Claims (not available in CA and FL or on accounts with 200 employees if	✓	?
Unlimited Defense Costs Outside the Limit (for claims with a limit of \$500,000 or greater)	✓	?
Duty to Defend - We investigate, defend and, with your consent, negotiate the settlement of any Claim.	✓	?

CLICK HERE TO ACCESS

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws. EPL POS 5/13

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Are your clients with fewer than 100 employees adequately protected?

FACT: It is estimated that ONE EPLI suit could bankrupt 50% of all small businesses

FACT: Over 60% of EPLI claims are filed against small businesses

FACT: The median award for all plaintiff verdicts is \$325,000

Employment Practices Liability Insurance protects your clients against claims by employees that their legal rights as employees of the company have been violated. Some complaints include:

- Wrongful Termination
- Sexual Harassment
- Discrimination
Race, National Origin, Disability, Age, Religion, Color, Pay-based
- Invasion of Privacy
- Breach of Contract
- Emotional Distress
- Wage & Hour Violations

Click here to get our EPLI Coverage Feature Comparison. Use it when you call on your clients to show them how our "A" Rated carrier, USLI can provide more coverage in these difficult times.

Serving the Northwest



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