MEDICAL PROVIDERS EMPLOYMENT PRACTICES LIABILITY

- Risks with up to 200 employees
- Eligible classes include, but are not limited to:

Acupuncturist	Hematologist	Oncologist	Psychologist/Psychiatrist*
Allergy specialist	Immunologist	Ophthalmologist	Podiatrist
Ambulatory surgical center	Internal medicine specialist	Optician	Radiologist
Anesthesiologist	Laboratory	Optometrist	Rheumatologist
Cardiologist	Med spa*	Orthodontist	Sleep disorder clinic
Chiropractor	MRI/Imaging center	Pathologist	Surgeon
Dentist	Nephrologist	Pediatrician	Surgical center
Dermatologist	Nutritionist	Physical therapist	Toxicologist
General practitioner	OB/GYN*	Plastic/Cosmetic surgeon*	Urologist

* Not eligible for third-party harassment or defense for allegations of patient molestation

- New ventures are eligible

PRODUCT ADVANTAGES

- Employment practices liability including third-party discrimination, third-party harassment and a separate defense limit for allegations of patient molestation (available for most classes of business)
- Fair Labor Standards Act (FLSA) – $100,000 sublimit for defense costs and loss (available to most accounts in most jurisdictions)
- Supplemental payments for attorney's fees and other costs, expenses or fees resulting from the investigation of defense of a proceeding before the state licensing board, local medical board, society or governmental regulatory body regarding allegations of patient molestation
- 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 $500,000 or higher limit is chosen (does not apply to allegations of patient molestation or FLSA violations)
- Duty to defend
- Full prior acts coverage available for claim-free accounts in most states
- Punitive damages with most favorable venue wording are included in definition of loss
- Independent contractors are included in the definition of employee
- Front and back pay included in the definition of loss
- Modified severability
- Spousal liability extended to domestic partners
- Defense costs coverage for breach of express employment contract
- Defense cost coverage for claims involving the modification of real property

AVAILABLE LIMITS

- Employment practices liability up to $5 million
- FLSA included at $100,000 in most jurisdictions (defense and indemnity)
- Patient molestation (defense only) included at $250,000 for eligible classes
- Limits of up to $50,000 for data breach expense, kidnapping, workplace violence and identity theft coverages

RETENTIONS

Retentions start at $2,500 and vary by state, city and class

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- Human resources services
- Pre-employment and tenant screenings
- Identity theft protection
- Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- Applicants located in LA and WV
- Risks with one to two employees (excluding the owner)
- More than two employment practices claims or circumstances in the past five years
- Any past patient molestation claim or third-party discrimination claim in the past five years
- The following classes:
  - Abortion clinic
  - Home health care
  - Hospital
  - Medical association
  - Medical management company/professional employment organization
  - Sustance abuse treatment, rehabilitation or counseling center

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

HZ_Professional_Medical_Providers_EPL 12/23