

IMMIGRATION EXPENSE ENDORSEMENT



Employers are at risk for violating federal, state or local immigration laws, and these violations are not covered by most employment practices liability (EPL) coverage forms in the marketplace. Even if your business can prove that you aren't employing or harboring anyone who is living in the U.S. illegally, these claims can become very costly.

Defense Costs Sublimit for Wrongful Immigration Acts coverage is now available on USLI's EPL product for eligible classes of business. This endorsement provides costs sublimit for immigration claims stemming from a covered wrongful immigration act subject to sublimit and retention.

Claim-free insureds are eligible when the following do not apply:

- ▶ Risks in California
- ▶ Landscapers
- ▶ Artisan contractors
- ▶ Hotel/Motels
- ▶ Fast food restaurants

CLAIM EXAMPLE

Imagine you own a technology consulting firm that provides IT services to various clients. One day, your firm is audited by the U.S. Immigration and Customs Enforcement (ICE) for compliance with I-9 regulations. During the audit, it is discovered that some of your employees are no longer eligible to work in the U.S., and additional violations are identified. As a result, your firm is fined by the ICE, and one of your employees files a wrongful termination lawsuit after being fired due to their ineligibility.

USLI's Defense Costs Sublimit for Wrongful Immigration Acts endorsement will cover up to \$25,000 in defense costs related to the Immigration Reform and Control Act (IRCA) investigation, subject to a \$5,000 retention. This coverage can help safeguard your business from unexpected expenses and potential financial losses arising from such claims.