

# EMPLOYMENT PRACTICES LIABILITY PRODUCT OVERVIEW



## THIS POLICY INCLUDES:

- ▶ Fair Labor Standards Act (FLSA) – \$100,000 sublimit for defense costs and loss (available in most jurisdictions)
- ▶ 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 up to 200 employees if a \$500,000 limit or higher is chosen
- ▶ Full prior acts coverage for claim-free accounts for most states and classes
- ▶ Punitive damages with most favorable venue wording included in the definition of loss (available in most jurisdictions)
- ▶ Front and back pay included in the definition of loss
- ▶ "For" wording applies to bodily injury/property damage exclusion
- ▶ Wrongful Act definition expanded to included coverage for the negligent violation of the Uniformed Services Employment and Reemployment Rights Act (USERRA)
- ▶ Independent contractors are included in the definition of employee
- ▶ Full severability
- ▶ Spousal liability extended to domestic partners
- ▶ Final adjudication wording for fraud exclusion
- ▶ Defense costs coverage for breach of express employment contract
- ▶ Retaliation carve backs for many exclusions
- ▶ Defense costs coverage for claims involving the modification of real property

## ADDITIONAL ADVANTAGES:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Free access to eRisk Hub®, an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center



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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.