**COMBINED EMPLOYMENT PRACTICES, DIRECTOR’S & OFFICERS, AND FIDUCIARY POLICY**

**PROGRAM HIGHLIGHTS**

***Insurance Provider:***

* Beazley A.M. Best Rating A, Issuer Credit Rating (ICR) A+

***Program Coverage Includes:*** (All in a Single Integrated Policy Form.)

* Employment Practices Liability Coverage Aggregate Limits
* Directors & Officers Coverage
* Fiduciary Coverage
* ***Program Options:***
* SIR from 5K to 10K, higher retentions available upon request.
* Limit for EPLI from $1,000,000/$3,000,000. Other limits available.
* Other limits noted above are available at higher limits subject to additional applications.
* Wage and Hour Defense Sub-limit
* Immigration (IRCA) 50K Defense Sub-limit

***Risk Management Services:*** (Provided at No Additional Charge)

* **Employment Law Helpline:** *Unlimited Access* to the employment attorneys of the law firm Burke, Warren, MacKay & Serritella for employment-related questions. The firm will also assist with employee handbooks and other human resources documents.
* **Comprehensive Criminal background checks**:Criminal background checks for newly hired or promoted supervisors or managers conducted by certified experts will reduce the risk of hiring problematic employees. Policyholders receive reduced pricing for additional background checks.
* **Comply America’s internet-based training courses** (both now available in Spanish and English): The courses have been approved by the Federal Courts, EEOC, and are compliant with California AB 1825’s sexual harassment training requirements.

***Coverage Highlights:***

* Employment Practices Liability Coverage provides the broadest array of covered liabilities--including violation of any federal, state or common law, as well as common law violations pertaining to any kind of discrimination or harassment.
* Director & Officer's Liability and Fiduciary Liability Coverage provides protection for alleged wrongful acts by directors and officers--including fiduciary wrongful acts e.g. those administering employee benefits.
* Immigration Coverage provides defense for alleged violations of Immigration Reform Control Act of 1986 (IRCA) and or any other similar federal, state or local laws or related immigration practices regulations.
* Wage and Hour Defense Cost Coverage includes any claim alleging violation of federal, state, or local wage and hour laws or regulations.
* Broad Employee Claim Coverage includes full-time, part-time, seasonal, temporary and even claims by leased workers and independent contractors are covered.
* Wrongful Termination Coverage includes constructive discharge and breach of written employment contracts.
* Employee-related torts are covered including infliction of emotional distress, defamation, libel, slander, disparagement, false imprisonment, malicious prosecution and invasion of privacy.
* Claims about how the company handles its employment matters are covered--and includes negligent hiring or supervision of others, failure to adopt or enforce adequate workplace practices and excessive or unfair discipline.
* More than just employment practices liability is covered including claims of discrimination or harassment made by third-parties; such as customers and clients, or any member of the general public, whether brought under public accommodation statues or any other theory of liability.
* Punitive damages coverage is provided, using the broadest “any jurisdiction more favorable” wording.
* No class action, bodily injury or intentional acts exclusions (EPLI).
* Long claims notice period of 60 days post expiry.
* Policy covers claims made worldwide, including arising out of overseas locations.
* Event Coverage will assist with covering cost of PR firm to combat employee related negative press

***Important Notes:***

* The Aggregate Limit for Third Party Liability coverage will be the same as the EPLI Policy Aggregate Limit. Defense is included within the Aggregate Limit.
* Policyholder 50% Retention Credit for utilizing approved employment attorney prior to terminations.

***Premium Payment / Adjustments:***

* There are no additional premiums charged for stores added after the policy effective date.
* There are no return premiums given for stores deleted after the policy effective date.