

# PROGRAM HIGHLIGHTS, POLICY TERM 2011

## **Insurance Providers:**

- Torus Insurance Inc. A.M. Best Rating A- 11

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

- Employment Practices Liability Coverage Aggregate Limits 1mm / 3mm
- Wage and Hour 75K Defense Sub-limit
- Cyber Liability also available

## **Program Options:**

- Minimum premiums \$750, \$1,500 LA County
- SIR from 5K to 10K, LA minimum SIR is 10K, higher retentions available upon request.
- Limit for EPLI from \$500, 000, \$1,000,000 Other limits available.
- Other limits noted above are available at higher limits subject to additional applications.

## **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:**

- Additional coverage includes; Trial Attendance Coverage, Subpoena Expense Coverage
- 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.
- There is no exclusion for failure to make partner.
- 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 statutes 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.

## **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.

*This document as presented is for information only and does not amend, extend or alter the coverages provided by the actual insurance policies. All coverage is subject to declarations, terms, conditions and exclusions of the actual policy.*