

Employment Practices Liability

© Risks with up to 500 employees (part-time and seasonal count as half each)

© Target classes (including, but not limited to):



Ambulance service – private	Daycare center – commercial	Printer/publisher
Architect/Engineer	Doctor/Dentist	Property manager
Artisan contractor	Fitness center	Real estate agency*
Assisted living	Home health care service*	Recreation/Membership organization
Auto dealer*	Hotel/motel	Restaurants – fast food
Bank* (U.S. owned)	Insurance agents	Retail store
Business services	Insurance company	Sales/Distributor
Camp	Janitorial/Maintenance	Supermarket
Consultants	Law firm (< 50 employees)	Transportation/Trucking
Country club*	Manufacturer	Travel agent
Credit operation*	Nursing home*	Veterinary clinic

© New ventures are eligible

* Not eligible for third party coverage option

In addition to the above classes, many others are eligible. Please contact your underwriter.

SUBJECT TO UNDERWRITING REVIEW

- ▶ Up to two employment practices claims or circumstances in the past five years
- ▶ Any past or future plans for downsizing, layoff, merger or acquisition activity

AVAILABLE LIMITS

- ▶ Employment practices liability up to \$5,000,000
- ▶ Fair Labor Standards Act (FLSA) sub-limit included at \$100,000**

RETENTION

- ▶ Employment practices liability starts at \$1,000

**Not available in CA and FL



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MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in LA or WV
- ▶ The following classes of business:
 - Adult entertainment
 - Agricultural/Farms
 - Bar/Tavern
 - Colleges and Universities
 - Companion care services (live in)
 - Day care center – residential
 - Entertainment industry (radio, television, film)
 - Garment maker
 - General contractors/construction
 - Government agencies
 - Hospitals
 - Personal staff/Family trust
 - Public schools/School districts
 - Restaurant – full service
 - Stock brokerage/SEC firms
 - Unions
 - Venture capital management

Note: Many classes may still be eligible for our Nonprofit Directors & Officers Liability/Employment Practices product. Ineligible risk characteristics include, but are not limited to those listed above.

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

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 broker. A specimen policy is available from an agent of the company. Your actual policy conditions may be amended by endorsement or affected by state laws.

