



Employment Practices Liability

WHY YOU NEED EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPL):

- ▶ A private company is more likely to have an Employment Practices claim than a General Liability or Property claim
- ▶ Almost 75% of all litigation against corporations involves employment disputes
- ▶ 65% of employers who have fired an employee have been hit with a lawsuit
- ▶ The average cost to defend an Employment Practices claim is \$150,000 and the median award is \$250,000
- ▶ Over 40% of Employment Practices claims are brought against companies with under 100 employees

Why United States Liability Insurance Group has the protection you need:

The following are important coverages we offer in our EPL policy. Make sure you have all of these features:

| COVERAGE FEATURES | OUR GROUP | COMPETITORS' POLICY |
|--|-----------|---------------------|
| Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for defense costs and loss | ✓ | ? |
| 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 – We bear all costs of defense above the retention and defense costs do not erode the Limit of Liability (if a \$500k or higher limit is chosen) | ✓ | ? |
| Duty to Defend – We have an obligation to defend all alleged or potential Wrongful Acts (as defined in the policy) even if found to be groundless, false or fraudulent. Expert outside defense counsel chosen by us and in-house claims adjusters are used to control defense costs and reduce overall claim costs | ✓ | ? |
| Full Prior Acts available - Coverage for acts occurring prior to the policy inception that turn into claims within the scope of coverage and are reported during the policy period | ✓ | ? |
| Policy is non-cancelable except for nonpayment of premium | ✓ | ? |
| Punitive Damages coverage available | ✓ | ? |
| Third Party – Coverage available for Discrimination and Harassment by an Insured against any non-Insureds including but not limited to vendors, clients and customers | ✓ | ? |
| Risk Management Services – Free unlimited employment practices consultation HELPLINE PLUS sexual harassment prevention training online at a 50% discount (satisfies state mandated training in CA, CT and ME) | ✓ | ? |

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.