



ESI - Employment Practices Liability Insurance - since 1997.

Keep your clients covered.

Coverages:

- * First Dollar EEOC Administrative Proceedings Coverage (up to \$2500 for Defense) – Before the Deductible Applies
- * **Prior Acts Coverage** (premium discount available for inception coverage)
- * **Third Party Coverage** (premium discount available for removal of coverage)
- * Punitive / Exemplary Coverage (where insurable) & Liquidated Damages Coverage
- * Broad Inappropriate Employment Conduct Definitions including Tort Causes of Action & **Retaliation**
- * Broad reporting language for Incidents or Claims (complaints/demands) – both written or oral complaints
- * Family Medical Leave Act Coverage (FMLA)
- * Equal Pay Act (EPA) Coverage
- * Pay on behalf/Duty to Defend Policy
- * Claims Made & Reported Policy
- * Available limits from \$250K to \$10M
- * Additional Defense Outside the Limits Available
- * Deductible Reduction Endorsement Available
- * Aggregate Deductibles Available
- * Certain Underwriters at Lloyd's (A.M. Best Rated A)

- * All Industries and all size companies considered
- * One page short-form worksheet for non-binding indications
- * Original documentation is not required
- * Premium Financing
- * No Voicemail – Underwriters available when you need one to help you through the sales process
- * Quick turnaround on submissions

Value Added Services:

- * Specialty Risk Management, Inc.SM
 - * An independent risk management resource available for FREE to insureds of the ESI-EPLI policy
 - * Unlimited, Confidential and FREE telephone hotline service - an extension of your insured's HR Department!
 - * Assistance with Handbook and Policies/Procedures
 - * Staffed by Nationally Certified Risk Managers experienced & knowledgeable in all 50 States



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*Not intended to be a representation of coverage or a guarantee of a quote or indication.
See policy wording for coverage details.*

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