

Can your business afford to defend claims alleging wrongful employment practices?

- discrimination
- harassment
- termination

The explosion of claims continues. As an employer, you must be careful how you treat your employees. And you must be sure you can afford a defense should your company become embroiled in a wrongful employment claim.

That's why we've developed the Employment Practices Liability Insurance program.

EMPLOYMENT PRACTICES LIABILITY INSURANCE

This program is available from NSI and your local independent agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.



P.O. Box 620976
Middleton, WI 53562
(800) 760-9250
www.national-specialty.com





Our Employment Practices Liability Insurance (EPLI) program provides the protection employers need.

Sometimes the stories make the front page ... sometimes the complaints amount to nothing more than job dissatisfaction. The fact is: Claims alleging wrongful employment practices can be expensive to defend.

Most businesses engage in proper employment practices, but even the best-intentioned employer may be forced to respond to a complaint filed before the Equal Employment Opportunities Commission or a lawsuit filed in court. And most businesses simply don't have enough cash readily available to pay the mounting legal fees.

In these litigious times, every business should consider the benefit of EPLI. Our policy provides defense and indemnity coverage for claims arising from the employer/employee relationship.

The policy covers employers – plus all current and former employees, directors, officers, and even the corporate entity – from a broad spectrum of employment-related claims.

EPLI can be added to your current West Bend Mutual general liability policy or it can be purchased as a stand-alone policy (supporting coverages are not required).

Risk management consultation:

- Services include consultation, HR assistance, and more, at no charge.

Features of the add-on coverage for EPLI:

- A separate policy limit of \$100,000 for each related wrongful employment practice/\$100,000 aggregate;
- A deductible of \$5,000; and
- No application required.

Features of the stand-alone EPLI:

- Limits from \$250,000 single limit to \$2,000,000 single limit with defense costs included within policy limits;
- A deductible of \$5,000 to \$25,000;
- The business must have three or more employees; and
- Each risk is individually underwritten and priced on state of operation, class of business, and individual characteristics.

Optional coverages:

- Volunteer workers and independent contractors can be included as additional insureds; and
- An extended reporting period endorsement of 12, 24, or 36 months can be added.

All coverage is written on a claims-made basis.

Coverage provided:

Claims arising out of your “wrongful employment practice(s),” which means any actual or alleged act of:

- “Harassment,” or
- “Discrimination”;
- Any actual or alleged wrongful dismissal, discharge, or termination (either actual or constructive of employment);
- Employment-related misrepresentation;
- Employment-related libel, slander, humiliation, defamation, or invasion of privacy;
- Wrongful failure to employ or promote;
- Wrongful deprivation of career opportunity, wrongful demotion, or negligent evaluation;
- Wrongful discipline;
- Vicarious liability for intentional acts;
- Punitive damages; or
- Coercion or humiliation as a consequence of race, marital status, gender, age, physical and/or mental impairments, pregnancy, sexual orientation, or any other protected class or characteristic established by any applicable federal, state, or local statute.

NOTE: Certain policy conditions or exclusions may apply.