



THE NEED:

Every business has an EPLI exposure and they face rising litigation alleging discrimination, retaliation and sexual harassment. And while many claims are groundless, litigation costs are substantial, continue to escalate and may put a smaller insured out of business. Our turnkey program allows you to easily attach EPLI Coverage to BOP, CPP, CGL or WC policy in a cost effective and efficient manner.

EMPLOYMENT PRACTICES LIABILITY

UNDERWRITING PROGRAM DESIGN

THE SOLUTION:



Flexible Quota Share arrangements



We Improve, Modify or Create EPLI programs



Flexible design: Opt-In, Opt-out or Embedded



Expansive eligibility classifications



Complete Turnkey Package

- Rating: Per employee, Flat Charge or % of BOP, CPP or CGL
- Attaches to BOP, CPP, CGL, WC or stand alone
- Broad Class Eligibility
- Authority up to \$1M
- Claims made and reported trigger
- Employment related acts including:
 - Workplace discrimination; harassment; retaliation; wrongful termination, discipline and demotion; and negligent supervision and hiring related to a covered wrongful employment act
- 3rd Party Acts include:
 - Alleged discrimination and sexual harassment against 3rd parties and related offenses: customers, vendors or clients
- Retaliation against employees for exercising their lawful rights including retaliation against employees for acts protected under "whistleblower laws"

EPL STRENGTHS

- Flexible design: Program Structure and Quota Share
- Berkley expertise in coverage and claims
- Broad coverages and few excluded classes
- Simplified referral application and quotation process

COMPLETE PACKAGE

- Speed-to-Market
- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation Marketing support and underwriting training

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.