

Allied Insurance

CA Employment Practices Liability Insurance (EPLI) Details!

EPLI	Non-Underwritten Product	Underwritten Product
What is it?	EPLI protects Companies from a variety of employment related suits from the most common claims. It provides coverage for defense expenses and indemnity.	Same.
What are the coverage forms?	BOP: PB 0589 03-11 GL: CG 7181 03-11	BOP: CG 7342 03-11 (coverage issued under GL policy) GL: CG 7181 03-11
When is it available?	September 01, 2012 (available to quote & issue now!)	Same.
What is covered?	Wrongful demotion or failure to promote, wrongful refusal to employ, wrongful termination, retaliatory action against employee, discrimination – age, race, sex, religion, disability and more, harassment, libel, slander, invasion of privacy, defamation or humiliation.	Same.
What is excluded?	Prior acts/suits, breach of contract or employment, ERISA, Workers Comp, FLSA (Wage and Hour), NLRA, OSHA, bodily injury, dishonest, criminal or fraudulent acts, labor disputes, costs to comply with ADA.	Same.
How is it covered?	It covers “wrongful acts” that take place after the retroactive date. It is a claims made coverage. The claim has to be made AND reported to Allied within the policy period and any applicable extensions.	Same.
Limits?	\$50,000 or \$100,000 (Per Claim and Aggregate)	\$100,000 to \$1,000,000 (Per Claim and Aggregate)
Deductibles?	\$5,000	\$10,000 to \$25,000
Minimum Premium?	No.	Yes, based on coverage limit.
Ineligible Risks?	30+ Employees, Auto Dealers, Casinos, Employment/Temp/Leasing Firms, Govt Services or Municipalities, Hospitals (other than veterinary), Law Firms, Medical Clinics, Medical Offices, Nursing Clinics, Emergency Care Clinics, Oil/Gas Firms, Public Schools or Universities, Security Firms.	All those shown in non-underwritten AND: 250+ Employees, Accountancy Firms, Franchisees with >5 locations. Please contact your underwriter.
Is an application required?	No application is needed.	Yes, please contact your underwriter.
Are defense expenses covered? How?	There is a duty to defend and defense expenses are covered. Defense expenses erode the coverage limit.	Same.
What is the rating basis?	A state base rate multiplied by classification code and by the total number of employees (full and part time). EPLI is not eligible for rating modification plans.	Same, but the number of employees is based on full time-equivalent.
Can EPLI be added mid-term?	Coverage cannot be added mid-term until the policy renews after 09/01/12.	Same.
Are there other benefits when EPLI is purchased?	1) <u>Free</u> website to find workplace policies & procedures, training & help on common issues. www.wprsolutions.com Username: Allied01, Allied02, Allied03.....Allied20. Password: EPLI 2) <u>Free</u> Hotline Services for guidance from employment attorneys (for insureds' use only). (800) 259-5589.	Same.

The above does not include all policy conditions, exclusions and limitations; refer to policies for details of coverages. Any conflict between the policy and the above, the provisions of the policy prevails.