



# PRODUCT HIGHLIGHTS

## EMPLOYMENT PRACTICES (STAND ALONE)

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) offers a Stand Alone Employment Practices product to allow employers a way to protect themselves in an increasingly litigious workplace. With a range of limits and coverage enhancements available, PHLY has the ability to tailor coverage to meet the needs of private companies of any size. This product provides comprehensive First and Third Party coverage for wrongful acts including discrimination, harassment, and retaliation.

### Key Benefits

- Flexible limit options available starting at \$500,000 and up to \$15M
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter
- Defense Costs are in addition to the Limit of Liability for qualified applicants (coverage provided in the Business Advantage Pro-Pak Elite endorsement)
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Defense Costs coverage for claims seeking non-monetary relief
- Comprehensive 17 point definition of Employment Practices Act which includes violation of employment discrimination laws, retaliation, wrongful discipline, constructive discharge, sexual, or workplace violence of any kind, and more
- Broad definition of Individual Insured that includes leased employees
- Automatic Third Party Liability coverage
- Independent Contractors coverage available
- A triple aggregate retention feature available for eligible Insureds
- Available sub-limit for defense of wage and hour claims
- Modified consent to settle (hammer) clause with a retention reduction incentive for the Insured's acceptance of the first settlement offer
- Broad definition of Claim includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations
- Bilateral discovery (extended reporting period) for one, two, and three year terms
- Debtor in possession included as an Individual Insured
- Worldwide coverage territory and valuation clause
- Employment Risk Management Services available via in2vate
- The availability of important complementary coverages such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Crime coverage

### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

### Documents Required for Proposal

- Completed, signed, and dated Employment Practices (Stand Alone) application
- Latest annual CPA prepared financial statement (if the number of employees is greater than 250)
- Supplemental claim form, if applicable

### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

### Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

*The PHLY Difference*

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