



EMPLOYMENT PRACTICES LIABILITY

WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Coverage is available for organizations with up to 4,000 employees
- Policy can be tailored to meet the specific needs of the Insured

TARGET CLASSES

- Manufacturer
- Medical Office/Physician Group
- Oil & Gas Company
- Retail Business
- Service Company
- Wholesaler
- Many more!

PROHIBITED CLASSES

- Automobile Dealership
- Casino
- Government Entity
- Law Firm
- Nursing Home

FREQUENTLY ASKED QUESTIONS

Q: Who is considered an employee under this policy?

A: PHLI has a broad definition of employee which includes seasonal, leased, temporary, and volunteers. Independent contractors can be added via endorsement.

Q: Does this policy include third party EPL coverage and who is considered a third party?

A: Yes, the base form provides third party EPL coverage. A third party is any natural person who is not an employee of the company.

Q: I have few employees - is my company vulnerable to EPL lawsuits?

A: Yes, companies of all sizes can be the target of an EPL lawsuit. Even baseless claims can result in significant defense costs. Any employee or third party can file a lawsuit that can cost your company tens of thousands of dollars in defense costs alone.



CLAIM SCENARIOS

\$1M Sexual Harassment and Wrongful Termination

Several female employees complained the CEO was sexually harassing them. The President proceeded to investigate the complaints. Within one month of the start of the investigation, the President was terminated by the CEO. The female employees filed a sexual harassment suit against the CEO. The President filed a separate wrongful termination suit.

\$100,000 Disability Discrimination

An employee went on a medical leave for an illness. When he returned to work, he was not happy with the accommodations made for his condition. He sued alleging lost wages, emotional distress, and violation of disability discrimination statutes.

\$150,000 Retaliation

An assistant to the CFO was fired for divulging information about impending layoffs at the company. The assistant brought suit for retaliation and sexual harassment claiming the CFO always made suggestive comments to her.

\$540,000 Age Discrimination

A 62 year old sales representative was terminated for failing to meet his sales quota. Despite layoffs and cutbacks, there was no documentation showing the plaintiff was a poor performer. The sales rep sued alleging he was fired because of his age.

\$200,000 Racial Discrimination

A group of applicants sued a private retail store for ethnic and racial discrimination after learning they had all be denied employment strictly based on their race and ethnic background.

EMPLOYMENT PRACTICES LIABILITY

KEY FEATURES

- Limits available up to \$15M for select risks
- Defense Costs in addition to the Limit of Liability available for eligible risks
- Broad definition of Employment Practices Act
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Definition of claim includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations
- Third Party Liability coverage
- Definition of Individual Insured includes leased employees
- Wage and Hour coverage is available
- Independent Contractor coverage is available
- A triple aggregate retention available for eligible Insureds
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers, Fiduciary, Employed Lawyers, Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance

SUBMISSION REQUIREMENTS

- Completed application
- Latest financial statement/audit if more than 200 employees
- Complete loss history for the past five (5) years
- Supplemental claim form, if applicable

RISK MANAGEMENT SERVICES

Risk Management Hotline

- PHLY has partnered with Wilson Elser, a nationally-recognized law firm, to offer a Risk Management Hotline
- Available to all PHLY Management and Professional Liability Division insureds
- Provides policyholders with two free hours of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHLY policy

Employment Practices Liability Risk Management Services

- PHLY has partnered with in2vate to offer web-enabled Employment Practices Liability (EPLI) risk management services
- Provides training and management tools
- Courses provided: Abuse Prevention, Sexual Harassment, Discrimination, Smart Hiring, and MORE!

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

CONTACT US: 800.873.4552 | **PHLY.com**

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com

Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



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