

## Welcome to the London Market



### Employment Practices Liability Insurance

An online platform offering automatic binding authority for liability insurance covering wrongful acts arising from the employment process. Larger and more complex risks can also be on a referral basis. This platform offers standalone coverage from claims arising out of various employment related factors:

- Discrimination
- Harassment - both sexual and non
- Retaliation
- Third party claims
- Violation of the FMLA
- Wrongful termination

### Classes

All industries with up to 500 employees. Larger risks can be considered on an open market basis.

Examples include, but are not limited to:

- Hospitality
- Healthcare
- Law firms
- Manufacturers
- PEO
- Restaurants
- Retail
- Staffing firms (no employee count limitation)
- Tech
- Transportation

### Other offerings

EPLSure – HR Management Services  
Please request further information

### Limits

Up to \$5m – automatic  
Higher Limits available on an open market basis

### Sub-Limits iro Wage & Hour (for an AP)

- Standard \$150k defense only
- Up to \$1m available on selected accounts with co-insurance
- Minimum retention of \$50k for CA, other states matches EPL policy

37-39 Lime Street  
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Registered in England No. 6382680  
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## Coverage enhancements included in the wording (for nil AP)

- Privacy violation coverage (full Limit)
- Immigration Practices standard \$150k defense only
- Employment Event (\$5k per \$1m of Limit) – nil SIR
- OSHA investigation (\$25k sub-Limit) – nil SIR

## Coverage highlights

- Up to \$1m of training costs available due to obligation following a consent decree / judgement / settlement
- Broad definition of Inappropriate Employment Conduct
- Claim trigger at Executive Officer level only
- Claim reporting requirement as soon as practicable but no later than 60 days after end of Policy Period
- 80%/20% Hammer Clause

## Minimum Premiums

- Starting from: \$750

## Stand Alone Sexual Molestation

- Referral basis only

If you require access or further information please email your Decus representatives:  
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