

10 REASONS WHY

EMPLOYMENT PRACTICES (STAND ALONE)

10 Reasons to Choose Philadelphia Insurance Companies for Employment Practices (Stand Alone)

1. Retentions as low as \$2,500 per Claim
2. Defense Costs are in addition to the Limit of Liability for eligible Insureds
3. Automatic Third Party EPL coverage
4. Employment loss control assistance available through AGOSNET®
5. Defense Cost coverage for non-monetary relief
6. Modified consent to settle (hammer) clause with a retention reduction incentive for the Insured's acceptance of the first settlement offer
7. Broad definition of Claim which includes: Arbitration, regulatory and administrative proceedings, EEOC and DOL investigations and requests to toll the statute of limitations
8. Bi-lateral discovery (tail) for one, two and three year terms
9. Most favorable venue wording for punitive, multiple or exemplary damages
10. The availability of important complementary coverage such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Crime coverage



This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

Automatically included on every account:

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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

800.873.4552

PHLY.com

