



PRODUCT HIGHLIGHTS

EMPLOYMENT PRACTICES (STAND ALONE)

Benefits of this Program

The Philadelphia Insurance Companies' program was created to meet the comprehensive needs of corporations exposed to Employment Practices Liability.

Key Benefits

- Flexible limit options available starting at \$500,000 and up to \$15,000,000
- Optional selection of counsel – Insured by 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 Practice 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 loss control services available via AGOSNET®
- The availability of important complementary coverages such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability and Crime coverage

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling 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 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 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 the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at www.phly.com

800.873.4552

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.



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