

# EPLI Coverage



Employment Practices Liability Insurance (EPLI) is a valuable insurance product specifically designed to protect businesses from employment practices liability exposure. AmTrust's EPLI product offers comprehensive coverage, is competitively priced, and provides free risk and employee management services.

## Coverage

- Available for all employees, including full-time, part-time, seasonal, temporary, volunteers and independent contractors
- Claims made and reported form
- Standard and Enhanced coverage options
- Enhanced coverage includes inappropriate third party conduct and punitive damages

## Definition of an Insured Event

- Discrimination
- Sexual harassment
- Wrongful termination, demotion or discipline
- Failure to hire, promote, fire or demote
- Wrongful infliction of emotional distress
- False imprisonment, detention or malicious prosecution
- Libel, slander, defamation of character or invasion of privacy

## Submission Requirements

EPLI Coverage can be added to an AmTrust BOP, Commercial Package or Workers' Compensation policy for eligible classes. A short form application must be completed for limits over \$250,000 or Enhanced coverage. A long form application is required for applicants with over 100 full-time equivalent employees.

## Product Advantages

- Straightforward underwriting rules
- Competitive pricing
- No minimum premium
- Self-insured retention reduced by 50% for termination or demotion claims if prior consultation was made to EPLI Hotline or approved labor law attorney
- When we coordinate the defense counsel, costs are 35% less than when a policyholder selects their own
- Dedicated claims handling with personal contact within 24-48 hours after claims notification
- Risk management website for agents and insureds

## Available Limit Options

- \$100,000
- \$250,000
- \$500,000
- \$1,000,000

## Available Retention Options

- \$5,000
- \$10,000
- \$15,000
- \$20,000

## Preferred Exposures

- Amusement and recreation services
- Automotive repair
- Business services
- Hotels
- Manufacturing
- Personal services
- Restaurants
- Retail establishments

## Ineligible Exposures

- Employee Benefit funds
- Entertainment industry
- Financial industry
- Household staff
- Staffing companies
- Stockbrokers



AmTrust North America  
An AmTrust Financial Company

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## Support Tools

- Unlimited access to [www.amtrustworkplace.com](http://www.amtrustworkplace.com), an employment-related risk management website
- Online training for preventing sexual harassment, which meets the stringent legal requirements of states such as CA, MN, ME and HI
- Online training for employee terminations and employee discrimination prevention
- Information on compliance with wage and hour laws
- Customizable employment policies and procedures available in English and Spanish:
  - Example employee handbooks
  - HR policies
  - Procedure manuals
  - FAQs

These services are not compulsory but are recommended and kept up-to-date should you choose to use them.



## AmTrust Workplace

EPLI coverage includes unlimited access to AmTrust Workplace, an employment-related risk management website.

To access AmTrust Workplace:

- Go to [www.AmTrustWorkplace.com](http://www.AmTrustWorkplace.com)
- Click the “Register Here” button above the login box
- Enter your AmTrust policy number as the passcode/organization code
- Fill in the user information
- Select your own user name and password

## Best Practice Hotline Services

The Best Practices Help Line is a service that provides best practice consultation via the telephone or online conference on how to effectively manage employee relations and address day-to-day workplace incidents and concerns, including:

- Termination
- Discipline
- Hiring
- Responding to incidents of wrongdoing
- Threats of litigation
- Crisis management
- Lowering exposure
- Other events that can occur in the workplace

### Best Practices Help Line advice focuses on:

- Risk management
- Loss prevention
- Litigation avoidance

## Scheduling Calls

- The Best Practice Help Line calls are scheduled during work hours from 10:00 am to 5:00 p.m. EST
- Most calls can be scheduled on the same business day or within 24 hours of the receipt of the request
- There is no limit to the amount of times a user may request a call or the time a caller is allotted
- Help Line users must be able to provide proof of being an insured and must sign an acknowledgement form that states:
  - Legal advice is not provided
  - The service is not for making claims
  - The service does not replace the advice of an attorney in their jurisdiction
- To schedule a call, please complete the Best Practice Help Line Request Form and return it via fax to 918.712.5965. Should you need further assistance, please call 888.712.7668.