

Employment Practices Liability Coverage



AmTrust offers a single policy solution that is specifically tailored to protect financial institutions against employment related litigation.

Employment Practices Liability

Covers the Insured for Loss resulting from Claims for actual or alleged Wrongful Employment Acts such as Discrimination, Sexual Harassment, Retaliation, Workplace Harassment, Wrongful Termination, breach of Employment Agreement, negligent hiring and other employment-related causes of action.

Third-Party Liability

This optional coverage expands the policy to cover individuals outside the employment relationship. Third-Party Liability covers the Insured for Loss resulting from Claims by individuals such as customers, contractors, vendors, etc. who come into contact with the Employees or Executives of the Company and who allege sexual harassment OR discrimination (Third-Party discrimination is often excluded by other carriers).

Other Provisions

- Covers suits brought by Employees, applicants for employment, Independent Contractors, the Equal Employment Opportunity Commission (EEOC) or similar governmental agency.
- Expanded Claim definition includes regulatory proceedings and proceeding commenced before the EEOC or any similar governmental agency.

- The term Executive extends coverage to HR Manager, in-house general counsel and risk managers.
- Coverage is written on a primary basis, except for Claims brought by temporary workers and Independent Contractors in which case coverage is written as excess of other insurance or indemnity.

Available Enhancements

Standard policy enhancements:

- Coverage written on a duty-to-defend basis
- No duty-to-defend available upon request
- Choice of separate or shared limit
- 80/20 Consent to Settlement Provision
- Ten percent reduction in Retention amount if the Insured consents to settlement within 30 days
- Coverage is written on a primary basis

Available to qualified applicants:

- 12 month non-cancellation clause
- Multi-year term at discounted rate
- Full past acts coverage (no retro date)

AmTrust Financial Institution Advantage

- Currently insuring over 1,000 financial institutions
- Coverage available in all states except AK, HI, NY, and VT
- Financial Institution industry expertise
- Underwriting strength
- Innovative product solutions

Employment Practices Loss Prevention

AmTrust has partnered with Littler-Mendelson, the nation's largest employment law firm, to provide legal services, including defense and risk management services associated with Employment Practices Liability Insurance (EPLI). This valuable service is provided to our financial institution clients with EPLI coverage at no additional cost.

Employment Law and Human Resources Website

- Sample employee handbooks and policies
- Respect in the Workplace handbook
- The HR Forms library
- Hire and Fire guide

Toll-Free Hotline Advice

- Termination or discipline of employees
- Allegations or complaints of harassment
- Other employment-related problems or concerns

Discounted Rates on other Loss Control Services

- Employment law audits
- Employment law training courses
- Harassment training
- Periodic seminars and briefings
- Unlawful Harassment guide
- National and State employment law reference manuals
- Employment law news alerts



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AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.