

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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EPLI Coverage

Support Tools

- Unlimited access to [AmTrust.EmploymentRiskSolutions.com](https://www.amtrust.com/employment-risk-solutions) an employment-related risk management website
- Online training and materials on the prevention of discrimination, harassment and sexual misconduct
- Best practice solutions for hiring, discipline, layoffs and terminations
- Solutions for addressing litigation from the EEOC, DOL and other regulatory bodies
- Compliance with federal and state regulations
- Best practice tips for improving employee retention and engagement
- Access to:
 - Employment practices training modules
 - Online library of more than 7,500 articles
 - 3,900 best practice checklists
 - Model employee handbooks, policies and forms in English and Spanish
 - Links to federal and state statutes
- Training available in multiple formats:
 - On-demand video training
 - Blogs
 - News with commentary
 - Video seminar series for executives and leadership
 - Podcasts
 - Live seminars
 - Best practice alerts

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

Employment Risk Solutions

EPLI coverage includes unlimited access to Employment Risk Solutions, an employment-related risk management website.

To access Employment Risk Solutions:

- Go to [AmTrust.EmploymentRiskSolutions.com](https://www.amtrust.com/employment-risk-solutions)
- 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 Helpline 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.