

# Employment Practices Liability Coverage

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



## 34 Countries

where AmTrust is globally present



## Robust Product Offering

designed for the specific needs of financial institutions



## In-house Claims Handling

with dedicated team and reporting email address

## 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

### Available to qualified applicants:

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

## AmTrust Financial Institutions Advantage

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



### **Employment Practices Loss Prevention**

AmTrust is happy to provide this HR Hotline service to you. The HR Hotline is a service staffed by HR professionals, available by phone or email, to answer your HR-related questions. As a valued client, you will have access to personalized, professional HR consultation and expertise every month. In addition to answering your pressing HR questions, the HR professionals will refer you to relevant content to help you execute on their expertise.

### **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

*For more information, contact us at  
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