

# 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.



### Leading Writer

of Workers' Compensation insurance in the U.S.



### Risk Management

unlimited access to the AmTrust Employment Risk Solutions website



### Dedicated Claims Handling

personal contact within 48 hours after claims notification

- No minimum premium
- Self-insured retention reduced by 50% for termination or demotion claims if prior consultation was made to EPLI Help Line 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

### 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 more than \$250,000 or Enhanced coverage. A long form application is required for applicants with more than 100 full-time equivalent employees.

### Product Advantages

- Straightforward underwriting rules
- Competitive pricing

## Support Tools

- Unlimited access to [AmTrust.EmploymentRiskSolutions.com](https://www.amtrustinsurance.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 11,000 articles
  - 5,000 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 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.amtrustinsurance.com/employment-risk-solutions)
- Click the 'Register' link under the log-in 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 acknowledgment 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 or email via [BPHL@mccalmon.com](mailto:BPHL@mccalmon.com). Should you need further assistance, please call 888.712.7668.