

AmTrust E&S Select



EPLI Coverage

Employment Practices Liability Insurance (EPLI) is a valuable insurance product specifically designed to protect businesses from employment practices liability exposure. It is inexpensive, comprehensive and provides free risk and employee management services previously available only to larger companies.

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 version 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

Product Advantages

- Straightforward underwriting rules
- Competitive pricing
- No minimum premium
- Dedicated claims handling with personal contact within 24-48 hours after claims notification
- Risk management website for agents and insureds
- 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

Preferred Exposures

- Contractors
- Doctors' offices
- Hotels
- Law offices
- Manufacturers
- Restaurants
- Retail establishments
- Wholesalers

Ineligible Exposures

- Financial service organizations
- Motion picture production offices
- Radio / TV stations
- Sales organizations

Support Tools

- Unlimited access to 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 E&S Insurance Services
An AmTrust Financial Company

www.amtrustes.com

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Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:

www.amtrustes.com.

Corporate Contacts:

AmTrust E&S Insurance Services, Inc.
101 Arch Street, Suite 1740
Boston, MA 02110

David C. Lewis
President

David.Lewis@amtrustgroup.com
857.400.3202

Key Underwriting Contacts:

AmTrust E&S Insurance Services, Inc.
15333 North Pima Road, Suite 350
Scottsdale, AZ 85260

Christopher Fylak, ASLI, AIS

VP Contract Binding & Select Business
Christopher.Fylak@amtrustgroup.com
480.707.5089



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(Excellent) FSC "XV,"
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