

HSB EPL Plus

# Employment Practices Liability Plus

keeps your business  
much more protected.



A Munich Re company



## **EPL protection with Critical Incidents coverage: The ultimate in workplace protection**

With the rising number of employment practices claims and workplace critical incidents, the workplace has become increasingly subject to various liability exposures. EPL Plus offers an added layer of protection to help mitigate these rising risks while keeping your company's profitability in mind.

### **EPL Plus offers added layers of valuable protection to business owners**

**HSB's EPL Plus solution provides comprehensive coverage at affordable premiums for small businesses. The coverage includes:**

- Settlement and defense costs from claims that allege wrongful employment practices brought by full-time, part-time, seasonal and temporary employees, recognized volunteers, independent contractors, and applicants
- Coverage for various response and preparedness costs directly resulting from critical incidents that impact your business operations
- Full prior acts coverage
- Claims made and reported form in most states
- Defense within limits, duty to defend basis
- Optional third-party coverage for discrimination and sexual harassment claims brought by customers or vendors



### **Risk management services**

- A legal advice line helps business owners avoid employment practices by providing general counsel on employment issues. This service provides insureds access to specialized employment attorneys who can offer best practices and guidance on a broad range of employment-related inquiries.
- A risk management website provides online access to a wide variety of employment policies and procedures and offers training classes designed to help protect insureds from employment practices claims.
- Online sexual harassment and other training modules are also available to help employers provide effective employee training to minimize potential claims.

### **Claims services**

- HSB's experienced EPL claim specialists fully manage claims.
- Specialized employment law firms provide defense for employers.

### **Limits of liability**

- Annual aggregate limit options between \$25,000 and \$2,000,000.

### **Deductibles**

- Per claim deductibles between \$2,500 and \$25,000.

### **Underwriting**

- No separate application required for portfolio accounts.

### **Eligibility**

- Available to businesses with up to 100 employees.
- Broad eligibility across classes of business.
- EPL coverage must be attached as an endorsement or coverage part to underlying policy.

### **Implementation services**

- Form development, state filings preparation, systems support, staff and agent training, and marketing plan support.

## **Critical Incidents coverage**

A unique offering specific to HSB's EPL Plus can provide:

- Professional communications response
- Counseling services
- Funeral and burial expenses
- Family travel expenses
- Workplace security guarding
- Loss of business income
- Preparedness planning





## Why this bundled coverage matters



Both workplace critical incidents and employment practices claims are on the rise



Businesses of all sizes are at risk, and the costs can be devastating



Access to risk management services

**EPL Plus coverage from HSB provides small business owners with comprehensive coverage at affordable premiums, providing valuable protection from the exposures they face in today's world.**

## Learn more

Learn more about EPL Plus and how it can protect your business. Contact your HSB representative today.

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

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