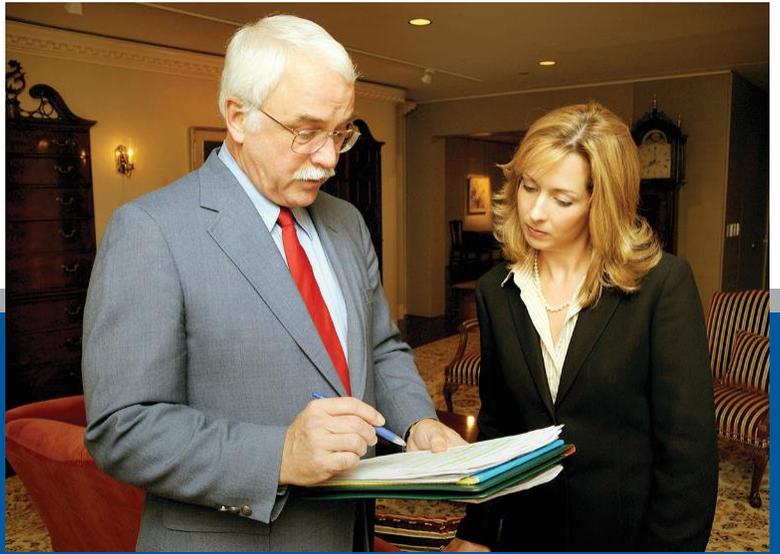


Employment Practices Liability (EPL)



Tens of thousands of employment discrimination claims are filed every year against businesses of all sizes. When an employer receives a discrimination claim, it can be a difficult process for business owners and managers to understand. How do they respond? What do they do?

An EPL policy gives businesses peace of mind knowing they have significant financial protection in place, and access to an expert legal team that can help them to resolve claims.

Big benefits designed for small business

This program has been specially designed to offer quality protection and affordable premiums for businesses with up to 50 employees. It covers both liability and defense for alleged discrimination, retaliation, sexual harassment, wrongful termination and other employment-related claims. It covers prior acts occurring before policy's inception date, and punitive damages (where insurable under state law). Coverage is provided on a claims-made and reported, defense within limits, duty to defend basis.

Third-party coverage, applying to those covered employment acts including discrimination and harassment brought by business customers or vendors, is available as an option.

Unique services to help reduce risks

Policyholders get free access to online EPL loss prevention services, including tools to minimize the risk of claims and teach employees about legal and proper workplace behaviors. Other useful features include a model employee handbook, best practices checklist, model forms for employment application and performance evaluation, web-based training, and other content.

Legal advice over the phone

Policyholders have complimentary telephonic access to attorneys specializing in employment defense. The specialists available through this service provide professional insight and advice relevant to the insured's particular issue, helping the insured to navigate the complexities of employment law.

*Current Department
*Current Location
Increase Amount \$ Increase
Will s/he Manage Staff in new role?
 No Yes
*If these changes reflect a change in your unit's orga
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Termination / Retirement
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Coverage Highlights continued on next page.

Coverage Highlights

Limit:	\$50,000 annual aggregate any one insured, defense costs within the limit (certain states require minimum limit of \$100,000)
Coverage:	<p>"We" shall pay those "losses" arising out of an "insured's" "wrongful employment act" against "your" "employees", "recognized volunteers" and applicants for employment to which this insurance applies. "Wrongful employment act(s)" means any actual or alleged:</p> <ul style="list-style-type: none">• Wrongful dismissal, discharge or termination• Harassment or coercion• Discrimination• Retaliation (including lockouts)• Employment-related misrepresentation(s)• Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy• Wrongful failure to employ or promote• Wrongful deprivation of career opportunity, wrongful demotion or negligent "employee" evaluation, including the giving of negative or defamatory statements in connection with an "employee" reference;• Wrongful discipline;• Failure to provide adequate or consistent corporate policies and procedures relating to any "wrongful employment act"• Negligent supervision or hiring by an "insured"• Violation of an individual's civil rights relating to any of the above; <p>The "wrongful employment act" must commence or take place after the Retroactive Date, but before the end of the "EPL coverage period". A "claim" or "suit" for a "wrongful employment act" must be first made against "you" during the "EPL coverage period" or Extended Reporting Periods (if applicable) and reported to "us" pursuant to the terms of this EPL Coverage.</p>
Defense:	<p>"We" have the right and duty to defend and appoint an attorney to defend any "claim" or "suit" brought against any "insured" for a "wrongful employment act" to which this insurance applies, even if the "claim" or "suit" is groundless or fraudulent.</p> <p>Payments for "defense costs" are included within the EPL Aggregate Limit of Liability.</p>
Definition of a Claim	<p>"Claim" means a written demand for monetary and non-monetary relief the term "claim" shall also mean an Equal Employment Opportunity Commission (EEOC), Department of Labor or Office of Federal Contract Compliance Program (or similar federal, state or local agency) proceeding or investigation commenced by the filing of a notice of charges, service of a complaint of which notice has been given to "you".</p>
Third Party Coverage:	Third party coverage may be added by individual policyholders for an increase premium of 15%
Prior Acts:	Included (see limitations in coverage form)
Extended Reporting Period:	Automatic 30 day ERP @ no additional premium; 1 YR option @ 100% AP
Exclusions/ limitations:	Please refer to policy form
Deductible:	\$5,000 per claim made