



Employment Practices Liability Coverage

Strong financial reliability, automatic pricing, access to expert underwriting, custom solutions, and a simple placement process.

Products and services provided by the Hartford Steam Boiler Inspection and Insurance Company or Munich Reinsurance America, Inc., where applicable.

For more information, contact your Client Manager.

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Chances are a small business will face an employment claim.

In today's workplace, small business owners must protect themselves from employment claims brought by employees, independent contractors, or even customers. Discrimination, sexual harassment, wrongful termination – these are just some of the charges that employees and others can file at any time.

Now, there's affordable coverage.

In the past, only large companies could afford expensive standalone insurance policies. Now, quality protection is available at reduced premiums to smaller businesses. Employment Practices Liability (EPL) coverage from HSB and Munich Reinsurance America, Inc. ("Munich Re") is easy and affordable as an endorsement to business owner or commercial insurance policies.

Highlights of coverage, terms and conditions

Business

- Designed for businesses with up to 50 employees (full-time equivalents).
- Coverage for insureds with higher employee counts is available by referral to HSB and/or Munich Re.

Coverage

- Covers liability and defense costs from claims that allege unlawful employment practices brought by full-time, part-time, seasonal and temporary employees, recognized volunteers, independent contractors and applicants.
- Includes coverage for prior acts occurring before policy's inception date.
- Punitive damages coverage (where insurable under state law).
- Coverage is provided on claims made and reported, defense within limits, duty to defend basis.
- Third-party coverage for discrimination and harassment claims brought by business customers or vendors is available as an option.

Risk management

- A legal helpline is included to help business owners avoid employment practices claims and obtain general employment guidance. This service gives business owners access to best practices advice about a broad range of subjects including factors to consider when making specific employment decisions.
- Loss prevention website provides ready-made employment policies and procedures to help employers prevent claims and more effectively defend themselves in the event of a charge.
- Online sexual harassment training to help employers prevent EPL claims.

Claim service

- Claims fully managed by HSB's experienced EPL claim specialists.
- Defense for employers provided by specialized employment law firms.

Implementation services

- Turn-key full implementation services.
- Form development, filings support, ongoing product management, systems support, training, marketing communications support.

Limits of liability

- Portfolio limit options between \$25,000 and \$1,000,000 from HSB.
- Higher limits available from Munich Re.

Deductible

- Deductibles range from \$2,500 to \$25,000.

Underwriting

- Underwritten on a portfolio basis with premiums customized to the profile of the book of business.
- Referral option flexibility for risks with unique needs.

- Automatic inclusion option (with opt-out) or may be offered on all eligible policies (opt-in basis).

Eligibility

- HSB can cover most classes on a portfolio basis, except for legal services, employee leasing firms, temporary help firms, private membership golf clubs, municipalities, schools.
- Broader eligibility available from Munich Re on an exception basis.

Other conditions

- No separate application or collection of employee count required.

Availability

- Available only as an enhancement to the small business policy of an insurance company on an assumed basis.

Addressing the key challenges of the future and working to devise cutting-edge solutions that render tomorrow's world insurable – that is what we have been doing in the U.S. property/casualty reinsurance market since 1917. Our recipe for success: we anticipate risks early on and deliver solutions tailored to your needs, creating opportunities for you to achieve sustained profitable growth.

Tailored Solutions: We know your market, its challenges, and untapped opportunities. Our solution-oriented approach means you can count on us to deliver custom products and responsive service.

Anticipating Future Risks: We provide access to a broad base of intellectual capital in underwriting, actuarial, claims, and many other specialized services to help your company better forecast, understand and manage its risks.

Sustained Profitable Growth: Our financial strength, broad risk appetite and comprehensive reinsurance products can help you to strengthen your market position and achieve sustained profitable growth.