Employment Practices Liability Insurance

POLICY HIGHLIGHTS

Houston Casualty Company

offered exclusively by Professional Indemnity Agency, Inc. (PIA, Inc.)

- **Program Features:**
  - Prior acts coverage
  - No co-payment
  - Duty to defend, pay on behalf of coverage
  - Worldwide Coverage
  - No intentional acts exclusion
  - No downsizing exclusion
  - Consent to settle by insured, with a 50% hammer
  - Punitive damages included in states that allow insurability
  - Special Deductible Feature – reduces deductible in half if panel counsel is contacted for advise prior to a termination or demotion
  - Named insured includes,
    - Entity
    - Current and former directors, officers and their spouses
    - Partners, managers, supervisors, employees, full time and part time, seasonal, temporary and leased employees.
    - Independent contractors by endorsement
    - Volunteers, interns

Broad Coverage:

- Discrimination coverage
- Harassment coverage, both sexual and non sexual, including hostile work environment
- Inappropriate employment conduct including
  - Wrongful termination
  - Breach of implied employment contract
  - Breach of the covenant of good faith and fair dealings in the employment contract
  - Constructive termination
  - Wrongful demotion
  - Wrongful discipline
  - Wrongful denial of tenure
  - Wrongful deprivation of career opportunity
  - Negligent hiring, supervision or evaluation
  - Retaliation
  - Misrepresentation or defamation
  - Infliction of of emotional distress, mental injury or mental anguish
  - False arrest, detention or imprisonment
  - Libel, slander, defamation of character or any invasion of right of privacy
  - Employment termination in violation of federal and state laws
  - Violations of the Uniformed Services Employment and Reemployment Rights Act

Risk Management Features

From our years of handling EPLI claims, we understand the importance of an experienced and knowledgeable defense counsel. Our policyholders have the right to select a local panel defense counsel from a listing of over 100 of the best labor law firms in the U.S. that specialize in corporate employment law. The local panel defense counsel will also act as support to your human resources facilities by helping them deal with the exposures and risks of employment-related practices.

As a risk management service, our panel counsel will provide 30 minutes of free advise and counsel each month.

Policyholders receive additional risk management services such as

- HRCare Website – www.hrcare.com - website containing a legal guide, references, resources, chat room, self audit, links to other sites