

FIRSTUNDERWRITERS.COM



FIRST UNDERWRITERS[®]
INSURANCE BROKERS

**YOUR
FIRST**

**YOUR SOURCE
FOR THE BEST,
MOST AFFORDABLE
COVERAGE AVAILABLE.**

Employment Practices Liability Insurance

**Custom package policies designed to meet
the needs of your business.**

KEY FEATURES

- Limits available up to \$15M for select risks
- Defense Costs in addition to the Limit of Liability available for eligible risks
- Broad definition of Employment Practices Act
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Definition of claim includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations
- Third Party Liability coverage
- Definition of Individual Insured includes leased employees
- Wage and Hour coverage is available
- Independent Contractor coverage is available
- A triple aggregate retention available for eligible Insureds
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers, Fiduciary, Employed Lawyers, Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance

CLAIM SCENARIO

Sexual Harassment
and Wrongful Termination

Several female employees complained
the CEO was sexually harassing them.

The President proceeded to investigate the
complaints. Within one month of the start of the
investigation, the President was terminated by
the CEO. The female employees filed a sexual
harassment suit against the CEO. The President
filed a separate wrongful termination suit.



**Buying Insurance
for Clients
Since 1999**

Customized to fit all firms, including non-profit.



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