

Beazley Turnkey Reinsurance

EPL

Employment Practice Liability Endorsement solutions

Employment Practices Liability coverage: covers claims resulting from inappropriate employment conduct, discrimination, harassment or retaliation

Employment Practices Liability Third Party coverage: covers claims resulting from inappropriate employment conduct, discrimination, harassment or retaliation by an insured against a non-insured person

Immigration Practices coverage: covers defense costs resulting from an immigration practices claim

OSHA coverage: covers defense costs resulting from an OSHA citation as well as assistance costs resulting from a work related fatality or a serious work related incident

State of California: to be covered on a case by case basis.

The Beazley difference – service/expertise

At Beazley, we have invested in a service-based solution. We have dedicated employment claims personnel on staff who work with top employment lawyers across the country to quickly and efficiently resolve claims. In addition to covering claims for discrimination, harassment and other standard employment allegations, we also offer access to a risk management portal with access to a hotline, educational resources, trainings and more.

Target risks

- GL premium/BOP premium of \$25,000 and below
- Insureds with revenue up to \$10,000,000.

Claims examples

- EEOC charge of wrongful termination based on race, religious and sexual orientation discrimination
- EEOC charge of discrimination based on disability
- EEOC charge of discrimination based on pregnancy
- Allegations of FMLA violations
- Lawsuit alleging discrimination based on gender and race as well as a hostile work environment and retaliatory discharge
- Demand letter alleging age discrimination
- Common areas; restaurants, hotels, healthcare facilities, retail.

Features

- Limits offered – \$50K up to \$1M
 - No application for \$50K/\$100K limit
- Sales method – “opt out” or “buy-on-behalf”
- Endorsement can be easily added to business owner and other commercial package policies
- 100% quota share option with ceded commission
- Admitted or non-admitted
- Seamless rating method
- Risk management website with a hotline and educational resources for insureds.

For more information

Contact Beazley Turnkey Reinsurance at
BPS@Beazley.com.

beazley

www.beazley.com

The descriptions contained in this communication are for broker preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. The exact coverage afforded by the products described in this brochure is subject to and governed by the terms and conditions of each policy issued.

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