

Beazley Turnkey Reinsurance

Employment Practice Liability

EPL 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.

For more information

Contact Beazley Turnkey Reinsurance at BPS@Beazley.com

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

The logo for Beazley, featuring the word "beazley" in a lowercase, serif font with a horizontal line underneath.

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