

# Executive Risk

## Employment Practices Liability

Lawsuits by employees are the largest segment of litigation brought against US entities, whether public, private or non-profit.



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## Beazley Group

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**In addition to providing coverages that are standard in the marketplace for employment practices liability insurance, the Beazley policy offers some distinct benefits:**

- No panel counsel; consideration given to insured's choice of counsel
- Optional additional defense cost limit
- 80/20 settlement clause
- 'Pay on behalf' option available
- Wage & Hour defense coverage available to qualified insureds
- Third party coverage included
- Coverage for leased, temporary and seasonal employees and independent contractors
- Coverage for harassment of a sexual and non-sexual nature
- Defense coverage for breach of written employment agreement
- Employee privacy violation included
- Employee Event sub-limit coverage included
- IRCA defense coverage sub-limit included
- OSHA defense coverage sub-limit included
- Workplace violence sub-limit included.

In addition, insureds are entitled to free access to BeazleySure, a web-based risk management tool offering:

- Employee training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Articles and databases on a wide variety of employment issues
- Sample employment policies in both English and Spanish
- Employee complaints hotline.

### Target

- US employers from all industries with up to 30,000 full time employees are considered
- Staffing firms without employee count limitation

### Territory

Worldwide

### Limits

Up to US \$20,000,000

The descriptions contained in this broker factsheet are for 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. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this factsheet are subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk.

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