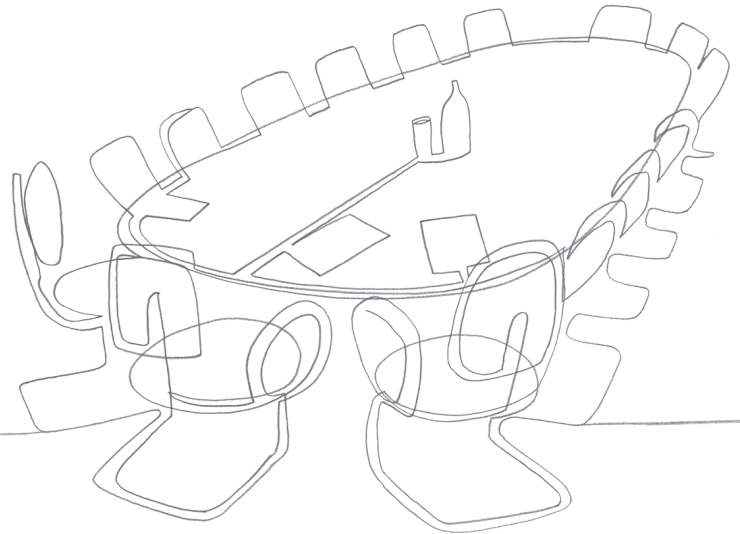


Employment Practices Liability Professional Firms

Beazley understands the unique issues faced by professional firms. Beazley's employment practices liability for professional firms is specifically designed to meet the needs of law firms, accounting firms and architect and engineering firms.



Employment Practices Liability Professional Firms

Beazley's employment practices liability coverage features are innovative in the marketplace.

Privacy violation coverage

- Theft of personal employee information such as social security numbers and account information
- Failure to make timely disclosure of an event triggering a legal obligation to notify employees that their personal information may have been compromised

Employment event coverage

Sublimit to cover certain costs of hiring a public relations firm, a security firm or mental health professionals to cope with the occurrence of one of the following events:

- Layoff or material change in employment status of 20% or more of the workforce
- Public announcement of a third party claim or allegations of discrimination or harassment impacting an executive officer
- A workplace disaster resulting in the loss of life or imminent threat of the use of a lethal weapon on the employer's premises

Outside directors coverage

Covers employment claims made against insured's employees serving in an executive position for an outside non-profit entity

Addresses issues faced by professional firms:

- Partners included in definition of employee
- Coverage for failure to make partner
- Optional coverage available for defense of partnership agreement disputes

Other coverage features include:

- Civil fines assessed under the Health Information Portability and Accountability Act (HIPAA)
- Negligent hiring
- Optional additional defense limit
- Optional third party coverage
- Wage and hour coverage available to qualified insureds
- Claims reporting as soon as practicable
- 70/30 settlement clause

beazley

For more information go to
www.beazley.com/mgmtliab

In addition, insureds are entitled to free access to BeazleySource, 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
- Information on compliance with wage and hour laws
- Unlimited use of our best practices hotline

Target

US employers from all industries with up to 20,000 employees are considered

Territory

Worldwide

Limits

Up to US \$15,000,000

Beazley Group

Plantation Place South
60 Great Tower Street
London EC3R 5AD
United Kingdom

T +44 (0)20 7667 0623

F +44 (0)20 7674 7100

Beazley Insurance Company, Inc.

30 Batterson Park Road
Farmington, CT 06032
USA

T +1 (860) 677 3700

F +1 (860) 679 0247

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www.beazley.com/mgmtliab