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INSURANCE AGENTS AND BROKERS

SINCE 1923

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**EMPLOYMENT PRACTICES
 LIABILITY INSURANCE PROGRAM**
CALL DAVID MERRILL (626) 795-9921

Program Qualifications:

- Less than 50 employees.
- Headquartered in CA . (other states available)
- No employment related claims/incidences.
- Lawyers, temp agencies & public entities excluded.
- Must not have reduced staff or terminated more than 50% of total employee count in the last 3 years.
- Employment application that contains an "At Will" disclosure.
- Employee handbook with Sexual Harassment, "At Will" and Equal Employment Opportunity policies.

PROGRAM HIGHLIGHTS:

- ⇒ Broad coverage language for employment related claims such as discrimination, harassment, wrongful termination, hostile work environment, failure to hire or promote, wrongful demotion, negligent evaluation, deprivation of career opportunity, retaliation, wrongful discipline, etc.
- ⇒ Available coverage limits of \$250,000, \$500,000 and \$1,000,000.
- ⇒ Full "Prior Acts" coverage (subject to pending/prior litigation and prior knowledge)
- ⇒ No Intentional acts or Downsizing exclusions.
- ⇒ Contains a "Duty to Defend" provision, and is on a "Pay on Behalf of" basis.
- ⇒ Free Hotline/Help Line (30 minutes per month).
- ⇒ Insures the entity as well as employees, including part-time, temporary, leased (if indemnified), seasonal and independent contractors (by endorsement).
- ⇒ Free access to HR Care website (providing sample HR policies, employment law updates, and detailed risk management services).
- ⇒ Optional Third Party Liability Coverage (no sublimit).
- ⇒ Worldwide territory for acts committed & suits brought anywhere in the world.
- ⇒ Punitive Damages Coverage Included (where insurable by law).



UNDERWRITTEN BY:
LEGION INSURANCE COMPANY
[BEST RATING A- VIII, ADMITTED]

PREMIUM CHART

Employee Count	1-5	6-10	11-15	16-20	21-30	31-40	41-49
Limit of Liability:							
\$250,000/\$250,000	\$990	\$1,270	\$1,300	\$1,420	\$1,775	\$2,245	\$2,860
\$500,000/\$500,000	\$1,100	\$1,350	\$1,420	\$1,770	\$2,195	\$2,775	\$3,580
\$1,000,000/\$1,000,000	\$1,180	\$1,535	\$1,775	\$2,185	\$2,650	\$3,445	\$4,500