

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)

Protect your business from costly legal risks

With employee-related claims and disputes on the rise, employers face considerable risk for issues like wrongful termination, unlawful discrimination or sexual harassment. With ProService Hawaii, you have an EPLI program that provides valuable coverage and helps protect your business from potentially catastrophic litigation.

COVERAGE THROUGH PROSERVICE HAWAII

Carrier

- ✓ Federal Insurance Company (a Chubb Group member company)

Rating

- ✓ AM Best Rated A++ XV

Limit

- ✓ \$2,000,000 per claim
\$3,000,000 aggregate

Defense Cost

- ✓ Included inside the limit of liability

Deductible

- ✓ Typically \$25,000 - \$50,000 (Dependent upon industry and number of employees)

Claim Reporting

- ✓ Includes written notice given as soon as practicable and the use of a reputable law firm approved by the insurer

Exclusions

- ✓ War, Terrorism, Workers' Compensation, ERISA, COBRA, Strikes & Lockouts, W.A.R.N. Act, Wage & Hour Claims, acts prior to inception of Client Services Agreement, Temporary Help Employees

Terms & Conditions

1. Coverage for Wrongful Termination, Discrimination, Sexual Harassment and Workplace Torts.
2. Coverage for Administrative Agency proceedings.
3. Coverage for Retaliation or Workplace Harassment.
4. Coverage for Punitive Damages, if allowed by law.
5. Insurance Company cannot settle without insured's consent.
6. Claims must be reported to ProService Hawaii. A reputable law firm approved by the insurer will be utilized.
7. Termination of the Client Services Agreement automatically cancels the Client coverage.

8. Alleged claim must occur and be filed during the Client's contract period with ProService.
This document is for informational purposes only and is not intended to substitute or amend the terms and conditions of ProService's Employment Practices Liability Insurance (EPLI) Policy. Please refer to the EPLI Policy for details on coverage and exclusions. The Policy terms and conditions, and not this informational 1-sheet, shall determine coverage, exclusions and limitations.
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Want to learn more?

Email aloha@proservice.com | To learn more, visit proservice.com

(808) 394-8878 | proservice.com



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