

# **Employment Practices Liability**

### **COVERAGE DETAILS**

- » Wrongful Employment Acts Coverage
- » Third-Party Discrimination Coverage
- » Duty-to-Defend
- » Broad Policy Language
- » Modular Forms
- » Prior-Acts Coverage
- » Soft-Hammer
- » Worldwide Coverage
- Punitive Damage
  (Up to policy limits when allowed by State & Local Laws)

## **EPLI COVERAGE FOR**

- » Full-Time (FT) Employees
- » Part-Time (PT) Employees
- » Seasonal Employees
- » Temporary Employees
- » Leased Employees
- » Volunteer Employees
- » Independent Contractors (IC)
- » Descrimination for electronics (I.e. internet bullying and wrongful activity)

#### **OPTIONAL COVERAGE SUBLIMITS**

- » Defense Costs Outside Coverage Limits (DoL)
- » Illegal Alien coverage for Immigration Reform and Control Act (IRCA) Violations
- » Privacy Violation coverage
- » Wage & Hour Costs of Defense (W&H) for Fair Labor Standards Act (FSLA) Violations
- » Workplace Violence Coverage
- » Wrongful Internet Activity Coverage (Social Media)

#### **ADDITIONAL BENEFITS**

- » EPLI Help-Line with EPL Attorneys
- » Web-Based Risk Management and Tools
- » Web-Based Human Resource (HR) Systems and sample employee handbooks
- » Virtual Employee Training
- » On-Trend EPL News Articles
- » Risk management services include access to Labor Attorneys (HR Hotline)

#### Visit burnsandwilcox.com for a full list of solutions, experts and office locations near you.

CONTACT:

For more information regarding Employment Practices Liability, contact your local **Burns** & **Wilcox** office.

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