

Employment Practices Liability Insurance

When You Compare Policies, Measure Against the Best

With the ever-expanding number of EPLI markets to choose from, trying to select the best policy can be confusing.

Shand Morahan has been a market leader in Employment Practices Liability Insurance for eight years. As one of the first in the industry to write EPLI, we set the standard for high quality employment practices coverage and value-added services.

When you're looking for the best, let Shand Morahan be the standard against which you measure all other EPLI policies. Here is what you can expect with an EPLI policy from Shand Morahan:

- The broadest coverage available; an "All Risk" form vs. "Named Peril"
- A market leader for medium-to-small business segment
- A no co-payment option
- Proactive approach to loss prevention
 - Annual loss prevention seminars
 - Policyholders' guide to employment practices loss prevention
 - Loss prevention hotline staffed by employment defense lawyers
- Rapid response, same-day turnaround if needed
- Coverage available on admitted basis in 20 states

We're part of Markel Corporation, a financially strong company with an outstanding reputation in the specialty marketplace. Evanston Insurance Company, Markel American Insurance Company and Markel Insurance Company all enjoy an impressive industry rating of "AX" (Excellent) from A.M. Best.



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EPLI Facts

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- Employer defendants lose 60% of litigated cases
- The average amount paid for out-of-court settlement is \$40,000
- Defense of the average EPLI case, through trial, costs over \$45,000
- The median compensatory award in EPLI cases is \$218,000

When comparing the top EPLI policies, important coverages are commonly missing or excluded from many. Make sure the policy you select covers the following:

- Vicarious Liability for all Intentional Acts
- Independent Contractors/Leased Employees
- Family & Medical Leave Act (FMLA)
- Fair Labor Standards Act (FLSA)
- Uniform Services Employment & Reemployment Rights Act (USERA)
- Mergers
- Defamation
- Invasion of Privacy
- False Imprisonment
- Intentional Infliction of Emotional Distress
- Interference with Contractual Relations
- Deceit, Fraud and/or Misrepresentation
- Negligent Supervision or Hiring
- Damages for Breach of Express Contract
- All Discrimination Acts

As a loss control leader, Shand Morahan offers policyholders additional services designed to control losses. Here is what you can expect:

- Confidential EPL telephone Hotline staffed by legal counsel specializing in employment law
- Loss control seminars & programs; includes a premium discount for participants on renewal
- Loss control manual

Shand Morahan & Company, Inc.

Coverage available with the Evanston Insurance Company

*Admitted coverage also available with Markel American Insurance Company and Markel Insurance Company**

Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.

*Dependent upon state; contact your Source One underwriter for correct form.