

## Send These to Shand

The following Employment Practices Liability risks have recently been written by Shand Morahan.

Manufacturer of copper busbars with 37 full-time employees. No claims. Retro inception. 0% co-pay. Limits: \$1,000,000/\$1,000,000. Deductible: \$2,500. Premium: \$2,177.

New garden and hardware store with 13 full-time; 4 part-time; and 16 part-time seasonal employees. No claims. Retro inception. Limits: \$500,000/\$1,000,000. Deductible: \$2,500. Premium: \$2,391.

Electronics manufacturer. 94 employees. No claims. Retro inception. 0% co-pay. Limits: \$1,000,000/\$1,000,000. Deductible \$2,500. Premium: \$6,989.

Auto dealer with 98 full-time and 3 part-time employees. 0% co-pay. No claims. Includes 3<sup>rd</sup> party cover. Limits: \$250,000/\$1,000,000. Deductible: \$2,500. Premium: \$9,721.

Multi-location social service entity (research and publishing). No claims. Retro inception. Limits: \$1,000,000/\$1,000,000. Deductible: \$5,000. Premium: \$10,415.

Law firm with 145 full-time and 8 part-time employees. One prior incident (excluded). Full prior acts. 0% co-pay. Limits: \$1,000,000/\$1,000,000. Deductible: \$10,000. Premium: \$18,613.

Tree trimming and cleaning company with 47 full-time employees. One claim. Retro inception. 0% co-pay. Limits: \$500,000/\$1,000,000. Deductible: \$2,500. Premium: \$5,923.

Retail video sales with 6 employees. No claims. 0% co-pay. Limits: \$250,000/\$1,000,000. Deductible: \$2,500 Premium: \$1,100.

An established advertising agency. No claims. 25 full-time and 3-part time. Retro inception. Limits: \$1,000,000/\$1,000,000. Deductible: \$2,500. Premium: \$2,283.

Assisted living facility with 67 full-time employees. No claims. Retro inception. 0% co-pay. Limits: \$1,000,000/\$1,000,000. Deductible: \$2,500. Premium: \$7,580.



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