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# Policy Highlights

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## EMPLOYMENT PRACTICES LIABILITY (EPL)

<b>DATE OF THIS INFORMATION:</b>	January, 2002								
<b>MINIMUM PREMIUM:</b>	<table><thead><tr><th>General Classes</th><th>Health &amp; Legal Services</th></tr></thead><tbody><tr><td>\$1,000 for \$250,000/\$1,000,000</td><td>\$3,400 for \$250,000/\$1,000,000</td></tr><tr><td>\$1,176 for \$500,000/\$1,000,000</td><td>\$4,000 for \$500,000/\$1,000,000</td></tr><tr><td>\$1,459 for \$1,000,000/\$1,000,000</td><td>\$4,960 for \$1,000,000/\$1,000,000</td></tr></tbody></table>	General Classes	Health & Legal Services	\$1,000 for \$250,000/\$1,000,000	\$3,400 for \$250,000/\$1,000,000	\$1,176 for \$500,000/\$1,000,000	\$4,000 for \$500,000/\$1,000,000	\$1,459 for \$1,000,000/\$1,000,000	\$4,960 for \$1,000,000/\$1,000,000
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<b>MAXIMUM LIMITS:</b>	\$5,000,000 each claim/\$5,000,000 aggregate								
<b>MINIMUM DEDUCTIBLE:</b>	\$1,000 each claimant								
<b>TARGET RISKS OR CLASSES:</b>	Most for-profit and nonprofit organizations								
<b>UNACCEPTABLE RISKS OR CLASSES:</b>	Federal, state or local governmental entities, bars, nightclubs or adult entertainment facilities								
<b>PROVIDE EXCESS COVERAGE?</b>	No								
<b>AVAILABLE ON ADMITTED BASIS?</b>	Yes								
<b>IF SO, IN WHAT STATES?</b>	AL, CA, CO, GA, IL, IN, IA, KY, MI, MO, NJ, NY, OH, OK, PA, TN, TX, WV, WI								
<b>OTHER COMMENTS:</b>	<ul style="list-style-type: none"><li>• Industry leading broad “all risk” type form</li><li>• Includes punitive damages where allowed, up to policy limits</li><li>• “Pay on behalf” form</li><li>• Loss control manuals and seminars for insureds</li><li>• Prior acts options</li><li>• Co-insurance options from 1% to 10%</li><li>• Web-based loss control services available in selected states</li><li>• Web-based rating options</li></ul>								

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



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