

Employment Practices Liability from Beazley

The Beazley logo consists of the word "BEAZLEY" in a white, serif, all-caps font, centered within a solid purple square.

Lawsuits by employees represent the largest segment of litigation brought against US companies. Employee claims of wrongful dismissal, sexual harassment, retaliation and discrimination based on age, race, disability and national origin are extremely common and very costly to defend. Today's legal environment is the most 'pro-employee' that it has ever been, with the result that resolution of employment claims is more costly today than ever before.



Employment laws are continually changing and expanding, creating new causes of action, and employers face the potential of being sued not only by their employees, but by the Equal Employment Opportunity Commission and similar state agencies, as well as third parties who claim they have been harassed or discriminated against.

Every employer is unique, as is its exposure to employment claims. There are many things that an employer can do to mitigate exposure to employment claims, but even the most diligent employers get sued by

employees claiming they have been treated unfairly. The cost of resolving an employment suit can seriously threaten the balance sheet of a company.

Beazley's Employment Practices Liability insurance provides coverage features and expert claims handling that can help protect that balance sheet.

The Beazley EPL Difference

Liberal Defense Provisions

- Additional defense costs limit available
- Consideration given to insured's choice of counsel – No panel counsel
- 70/30 settlement clause
- 'Pay on behalf' option available

Expanded Coverage Features

- Coverage for punitive and multiplied damages
- Retaliation 'carve-back' to major exclusions
- Third party coverage available
- Narrow exclusion language
- Broad definition of claim and loss
- Comprehensive list of covered wrongful acts

Worldwide Coverage

Non-cancellable (except for non-payment of premium)

Automatic 45 day coverage for newly acquired subsidiaries

Target

- US employers with up to 10,000 employees
- Available for all US employers

Limits Available

- Up to \$10,000,000

About Beazley in the USA

Beazley offers to licensed brokers the following specialty lines coverages either on an admitted basis through Beazley Insurance Company, Inc. or on a surplus lines basis through the Beazley syndicates at Lloyd's.

- Beazley One, A Private Company Liability Policy
- Errors & Omissions
- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime
- ERISA Bond

The Beazley Difference

Flexible Terms and Coverage

The Beazley Employment Practices Liability policy was developed with the benefit of many years experience and specifically tailored to provide the coverage features that matter to US employers with up to 10,000 employees. Recognizing that every employer is unique, the Beazley Employment Practices Liability policy offers many optional features that allow the policy to be tailored to meet individual needs.

Access to Decision Makers

Our underwriters are empowered and decisive, and bring a wealth of experience and Employment Practices Liability expertise. We underwrite each risk individually and strive to work with brokers and insureds to develop a solution that addresses the specific needs of each insured.

Claims Handling

Employment Practices Liability claims can put a lot of stress on an organization. The cost of an employment suit can be felt in lost productivity, morale issues and distraction to management as well as a drain on the corporate coffers. Our number one goal is to provide the best claims handling service possible. We understand that employment claims do happen and our aim is to work with you to minimize their impact. We have relationships with top employment attorneys across the country; however, if you have a relationship with employment counsel, we will give consideration to using that counsel when a claim arises.

Consistent Performance and Commitment

Beazley's Employment Practices Liability coverage is underwritten by highly skilled and experienced underwriters and managed by recognized experts in the field. Our quality underwriting demonstrates our commitment to being an industry leader and our ability to be a stable market for Employment Practices Liability coverage.

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For further information about our products, sample wordings and applications or information about our underwriting and management teams please visit our website at www.beazley.com