

# Questions Agents Frequently Ask About the Small Business EPL Product

## Who is Monitor Liability Managers, Inc.?

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Monitor Liability Managers, Inc. underwrites professional liability insurance on behalf of W. R. Berkley Corporation member companies. Monitor issues policies through Carolina Casualty Insurance Company, an admitted carrier, rated "A" (Excellent) by A.M. Best, and Admiral Insurance Company, a non-admitted carrier, rated "A+" (Superior) by A.M. Best.

## What class of business qualifies for the Small Business EPL product?

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This product is offered to a vast array of small to mid-sized businesses in various industry segments. Companies must have one to 100 employees.

This product is available for most classes of business except:

- ▶ Credit reporting or collection agencies
- ▶ Health care facilities
- ▶ Governmental entities
- ▶ Employment agencies
- ▶ Real estate investment and management companies
- ▶ Securities brokers
- ▶ Automobile dealerships.

This product is available to companies with no prior or current employment litigation or investigations.

## What limits are available? What is the minimum premium/deductible?

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Limits range from \$100,000 to \$1 million. Premiums may start as low as \$900 with a minimum deductible of \$1,000. Premiums and deductibles will vary depending on underwriting considerations.

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## **What is covered/addressed on the Small Business EPL product?**

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### **Broad coverage delivers high-value results**

#### *Standard Coverage*

The comprehensive policy includes broad coverage for “wrongful employment acts” for the company and its employees.

Insureds include the company and its full-time, part-time, leased, seasonal and temporary employees.

The policy includes coverage for discrimination, harassment, retaliation, termination and constructive discharge. It also includes coverage for allegations of failure to hire, negligent supervision and wrongful demotion. Coverage is included for personal injury such as infliction of emotional distress and humiliation, defamation and invasion of privacy.

Covered claims include demands for monetary and non-monetary relief, regulatory investigation and proceedings such as Equal Employment Opportunity Commission (EEOC) charges.

Covered losses include punitive or exemplary damages up to the limit of liability, where insurable.

Automatic coverage for qualified subsidiaries created or acquired during the policy period.

Coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act, as extended on December 22, 2005, is included in your policy.

If a claim should arise, a panel of elite defense attorneys is poised to work with Monitor’s expert claims professionals and the insured.

Other features include:

- Duty to defend
- Full prior acts coverage
- Worldwide coverage
- No intentional acts exclusion
- No downsizing exclusion
- No copyright/patent exclusion
- 24-month extended reporting period is available.

### *Coverage by Endorsement*

Third party liability coverage with a sub-limit for all loss arising out of third party claims.

Sub-limit for costs of defense for claims alleging violation(s) of wage and hour laws, including the Fair Labor Standards Act (FLSA).

### **Is the Small Business EPL product admitted or non-admitted and for what states?**

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Quotes will be issued on Carolina Casualty Insurance Company in most states.

*This product is currently admitted in all states except:*

- Alaska
- Connecticut
- Hawaii
- Louisiana
- New York
- Virginia

Approvals are pending in many of these states; please check with your underwriter.

### **How long is your application?**

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There are seven questions on the application form.

### **Are there risk management resources available with this product?**

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Monitor supplies all new policyholders with an interactive CD titled, "Guidelines for Reducing Exposure to Employment Lawsuits." This CD provides a sample handbook with policies and procedures and in-depth information about reducing exposure to employment practices liability. In addition, we provide unlimited access to a toll-free employment practices liability hotline. This hotline is administered by Jackson Lewis, a prominent national employment law firm, and provides expert advice about specific EPL questions, issues or concerns.

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## **Are examples of claims cases that pertain to your product available?**

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Examples of actual employment practices liability claims cases are available on the Monitor Web site at [www.monitorliability.com](http://www.monitorliability.com) in the Small Business section.

## **Can I access forms/applications/marketing materials on your Web site?**

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Small Business EPL forms, applications and marketing materials are available on the Monitor Web site at [www.monitorliability.com](http://www.monitorliability.com).

For forms and applications, use the "Form Finder" search tool found at the top of the each Web page, just to the right of the Monitor logo.

Simply click on the Form Finder icon to open it. Then select from the menus that appear in the drop-down boxes to find the forms you need.

1. For **Product Line** select "Employment Practice Liability"
2. For **Product** select "Retail Agent Small Business"
3. Select the **State**
4. You can stop here and click on the search button to bring up a list of all available forms for the Small Business EPL product in the state you have chosen.
5. Or, you can continue and select a specific form.
6. The results screen will provide links to the policy form PDF files.

Marketing materials can be found in the Small Business section.

## **How do I obtain a quote?**

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Monitor offers you three ways to obtain a Small Business EPL quote:

1. Submit submissions to [sbusubmissions@monitorliability.com](mailto:sbusubmissions@monitorliability.com).
2. Access Monitor E-commerce to obtain an instant quote. Go to [www.monitorliability.com](http://www.monitorliability.com) and click on the "E-commerce" tab on the top menu bar. (New users will need to register.)
3. Fax submissions to (847) 806-6282.

