

Small Business Employment Practices Liability Insurance

The Risk is Real

Employment Practices Liability (EPL) encompasses a broad range of issues such as gender, race and age discrimination, harassment, wrongful termination and retaliation for workers' compensation claims.

Monitor's Small Business EPL Insurance product protects small to mid-sized businesses against liability for claims brought by employees who allege employment-related wrongful acts.

Coverage Features

- Employment practices liability protection for claims made by current, former and potential employees
- Claims protection extends to the company, employees and directors
- Coverage includes full-time, part-time, leased, seasonal and temporary employees
- Covered claims include regulatory proceedings such as Equal Employment Opportunity Commission (EEOC) charges
- Covered losses include damages and defense costs
- Full prior acts coverage

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

Simplified Process

- Seven question application
- Access Monitor E-commerce for a quote
- Automatic renewals for claim free accounts



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Program Specifics

- Limits range from \$100,000 to \$1 million
- Premiums may start as low as \$900
- Minimum deductible of \$1,000

Risk Management Services

- Unlimited access to a 24-hour toll-free employment practices liability hotline
- An experienced in-house staff of claim representatives with expertise in employment practices claims

Strength and Stability

Monitor Liability Managers, Inc. underwrites professional liability insurance on behalf of W. R. Berkley Corporation member companies. Berkley has \$16.8 billion in total assets and in 2007 wrote \$5.1 billion in premium. Monitor issues policies through Carolina Casualty Insurance Company, an admitted carrier, rated "A" (Excellent) by A.M. Best.

Don't Settle for Less

Many small business owners carry a standard Business Owners Policy (BOP) or General Liability (GL) policy. Most of them don't know about the EPL exposures not covered by these types of policies. Business owners are often unaware of gaps in coverage that can leave them exposed to substantial losses. These losses can destroy a growing company and even endanger the personal assets of a small business owner.

Contact Us Today!

If you have additional questions or would like information, contact **Thomas J. Mathias**, Vice President, **(800) 446-2100, ext. 510**, tmathias@monitorliability.com

Submissions

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