

A Side-by-Side Comparison of Small Business and Standard Employment Practices Liability

Small Business EPL¹

This product addresses the specific needs of small to midsize businesses — those with 100 or fewer employees. This limited product is available for accounts that do not have prior or pending claims, and is intended for first time buyers.

- One to 100 employees
- Limits \$100,000 to \$1,000,000 (primary only)
- Claim free
- Minimum deductible \$5,000
- Worldwide coverage
- Full prior acts coverage
- Coverage form EPL (2)4360
- Online application and quote
- Defense expenses are included in limit of liability
- Minimum premium \$750

Optional Coverage Provided by Endorsement²

- \$10,000 costs of defense for claims alleging violation(s) of the Fair Labor Standards Act (FLSA)
- \$25,000 costs of defense for criminal investigations brought by any government agency for alleged hiring or harboring of illegal aliens
- \$100,000 sublimit for third party liability coverage for claims brought by customers for discrimination (including costs of defense for Americans with Disabilities Act (ADA) and public accommodation claims) and/or harassment

¹This coverage overview is not a part of an insurance contract and does not supersede the policy. Please read the policy form for complete terms, conditions and exclusions.

²Subject to underwriter approval.

Standard EPL¹

This comprehensive product targets small to midsize businesses — up to 5,000 employees.

- One to 5,000 employees
- Limits up to \$5,000,000 (primary or excess)
- Will accept prior claims (subject to underwriting)
- Minimum deductible \$5,000
- Worldwide coverage
- Full prior acts coverage
- Coverage form EPL (2)4300
- Modification of settlement clause (75%/25%)
- Definition of employee includes independent contractors where indemnified

Optional Coverage Provided by Endorsement²

- \$100,000 costs of defense for claims alleging violation(s) of the Fair Labor Standards Act (FLSA)
- \$25,000 costs of defense for criminal investigations brought by any government agency for alleged hiring or harboring of illegal aliens
- Third party liability coverage for claims brought by customers for discrimination (including costs of defense for Americans with Disabilities Act (ADA) and public accommodation claims) and/or harassment
- \$100,000 sublimit for defamation, libel and invasion of privacy against a third party resulting from the use of social media; workplace bullying and social media defined; expanded definition of wrongful act to include workplace bullying
- Costs of defense in addition to the limit
- Modified settlement clause (80%/20%)
- \$100,000 sublimit for franchisor if named in a claim along with named insured (franchisee)
- Online application and quote



Payment Options

Monitor has two payment options to suit your needs: Agency Bill and Direct Bill.

Agency Bill

- ▶ With Agency Bill, Monitor bills the agency for the premium and in turn, the agency bills the insured. This is the default payment option.

Direct Bill

- ▶ With Direct Bill, the insured is billed by Monitor and pays all gross premiums due directly to Monitor.
- ▶ Direct Bill is requested by the agency or broker at the time of binding, and offers the convenience of one, two or four monthly payments.

[Click here for more information about Direct Bill.]

Risk Management Services

Monitor provides a suite of risk management services to its insureds at no cost. These services are offered by Gordon & Rees, LLP and give our insureds access to:

- ▶ Unlimited calls to a toll-free, confidential human resources helpline that provides expert advice about employment-related workplace concerns
 - (877) 503-4595
- ▶ A risk management Web site, MyHRHelp, that provides resources covering all areas of workplace law and includes templates of employment applications, policies, procedures and an employee handbook
 - www.myhrhelpweb.com
- ▶ A subscription to the newsletter, *Employment Law Updates*, that highlights important workplace law news and trends

About Monitor Liability Managers, LLC

For twenty years, Monitor has provided comprehensive executive and professional liability insurance at competitive prices. Our consistency of leadership, outstanding customer service and industry expertise enable us to provide insurance products unsurpassed in the marketplace.

Monitor is a member company of the W. R. Berkley Corporation with full underwriting and claims settlement authority for its insurance products.

A+ Rated Insurance Carriers

Admiral Insurance Company (Nonadmitted)
Berkley Insurance Company (Admitted)
Carolina Casualty Insurance Company (Admitted)

- ▶ Rated A+ (Superior) by A.M. Best Company

Why Agents Like Working with Monitor

Monitor focuses on providing our distribution partners with new and innovative tools to make doing business with Monitor easier.

- ▶ **MyMONITOR Mobile** – Producers can use their smartphone or tablet to view and email applications, policy forms and marketing materials, get a quote, and contact an underwriter.
- ▶ **MyMonitor Producer Portal** – An online portal that enables producers to streamline the submission, quotation and binding process.
- ▶ **Producer Preferences** – Allows Monitor's producers to transact business as efficiently as possible by selecting custom options for quoting and binding resulting in a hassle-free process.

Scan the QR Code for more information about MyMONITOR Mobile.



Contact Us

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Submissions

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