

# Small Business Employment Practices Liability Policy Coverage Highlights

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.

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

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### *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.

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

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 the policy.

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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).

