

**PWIB**

An ISG Company

A Trusted Partner in Your Success



[www.insurancespecialtygroup.com](http://www.insurancespecialtygroup.com)

## A Trusted Partner In Your Success

### **Employment Practices Liability**

Lawsuits by employees are the largest segment of litigation brought against US entities, whether public, private or non-profit.

In addition to providing coverages that are standard in the marketplace for Employment Practices Liability insurance, PWIB's policy offers some distinct benefits:

- No panel counsel; consideration given to insured's choice of counsel;
- Optional additional defense cost limit;
- 70/30 settlement clause;
- 'Pay on behalf' option available;
- Wage & Hour defense coverage available to qualified insureds;
- Third party coverage extension available;
- Coverage for leased, temporary and seasonal employees and independent contractors;
- Coverage for harassment of a sexual and nonsexual nature;
- Coverage for violation of Family Medical Leave Act; and
- Defense coverage for breach of written employment agreement.

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**In addition, insureds are entitled to free access to a web-based risk management tool offering:**

- Employee training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Articles and databases on a wide variety of employment issue
- Sample employment policies in both English and Spanish.

**Target:**

- US employers from all industries with up to 10,000 employees are considered
- Staffing firms without employee count limitation
- Appetite for 'hard to place' classes such as law firms, hospitality, high tech, healthcare, real estate managers and auto dealers.

**Territory:** Worldwide.

**Limits:** Up to \$5,000,000.

**For further information and applications contact:**

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