

Available Products

Employment Practices Liability

More than 80,000 employment-related lawsuits were filed in 2003,¹ impacting companies of all types and sizes. Even if a company is ultimately cleared of any wrongdoing, it can be financially devastated by the exorbitant costs required to defend these suits. Employment claims are expected to continue to rise in both frequency and severity, so every company has an urgent need for employment practices liability insurance. You can meet this need—quickly and efficiently—for your smaller clients via AI Risk ProgramConnectSM.

Our Employment Practices Liability Insurance (EPLI) program is underwritten by a market-leading, financially stable insurer—the same insurer that pioneered this coverage back in the early 1990s and has been underwriting it consistently ever since. Special enhancements extend coverage to respond to a growing area of exposure, discrimination claims brought by customers and other third parties and to give insureds convenient, day-to-day support in mitigating EPL exposures.

Policy-At-A-Glance

EPLI pays defense costs and damages in claims by employees alleging discrimination, wrongful termination or sexual harassment. Coverage responds to protect the entity and its management in claims brought by past and present employees and includes full prior acts and punitive damages coverage.²

Eligible Classes

We will consider a broad range of businesses with up to 250 employees, including many that other carriers won't consider.³ Eligible classes include:

- Hospitality enterprises (even motels, hotels, restaurants and fast food chains)
- Auto dealers
- Franchise groups (retail and service)
- Associations
- Municipalities
- Public entities
- Trade groups/organizations
- Professional groups
- Design and construction industry professionals

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¹ U.S. Equal Employment Opportunity Commission

² Where permitted by law.

³ Coverage not available in Texas or in Iowa.

Claims made is not offered in Minnesota or Michigan due to their state regulations.



ProgramConnect, the web-enabled quoting and binding system created by AI RiskSM, will make your job easier and your business more productive.

AI Risk is a Division of the member companies of the Risk Specialists Companies, Inc. Through these companies, AI Risk is one of the largest underwriters of program business in the United States.

To learn more, visit www.airisk.com or email us at airisk@aig.com.

AI Risk  ProgramConnectSM

www.airisk.com



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Enhancements

Coverage can be expanded to respond to:

- Discrimination claims brought by third parties, such as customers
- Claims arising from independent contractors

Qualified accounts automatically receive EPL Speciality.com risk management services, which include educational and training information to help small businesses enforce sound employment practices.

Premiums/Limits

Competitive premiums:

- \$4,300 for a \$250,000 limit
- \$5,100 for a \$500,000 limit
- \$6,000 for a \$1 million limit (In California, \$8,000 for \$1 million limit)

Underwriting Requirements

- Financials required on all new accounts with 150 or more employees
- Complete premium and loss history for the past five years, at minimum
- Completed AI Risk ProgramConnectSM application



Coverage described in this material may not be available in all states. The product descriptions are not a complete description of all terms, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon by potential insureds. Brokers interested in any of the captioned products should request a specimen copy of the policy form itself for the precise scope and limitations of coverage. Issuance of coverage is subject to underwriting.

U.S. risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are not protected by such funds. All placements with surplus lines insurers are subject to underwriting by the insurer. The information contained herein is for general information purposes only and does not constitute an offer to sell or a solicitation. The product descriptions are not a complete description of all items, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time, and the preceding descriptions are not intended to be relied upon potential insureds.



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