



We have access to the **#1** Employment Practices Liability Carrier in a nationwide survey of Agents and Brokers.

The policy includes:

- ▶ No Intentional Acts Exclusion
- ▶ Named Peril coverage for employment claims arising out of Company Internet and email.
- ▶ Wrongful Employment Act definition expanded to include:
 - Demotion
 - Failure to Promote
 - Retaliation
 - Wrongful Discipline
 - Negligent
 - Evaluation/Training/Supervision
 - Workplace Harassment
 - Employment Related Misrepresentation
- ▶ Policy is non-cancelable except for non-payment of Premium.
- ▶ Extension of Coverage for the Lawful Spouse.

Additional Advantages:

- ▶ Unlimited Defense Costs outside the limit of liability. (Subject to minimum limit of \$500,000).
- ▶ FREE Employment Hot Line with limited number of calls and NO time limits.
- ▶ Optional Third Party Discrimination and Sexual Harassment
- ▶ A.M. Best rated A++ Carrier.
- ▶ \$1,000 minimum premium for \$1,000,000 limit.

Survey based on:

- Competitive Pricing.
- Accessibility/Timely Responses to Inquires.
- Technical Competence and Expertise.
- Efficient and Fair Payment of Claims.
- Timely Quotes.

This document is issued as an aid to assist you in your overall understanding of the United States Liability Insurance Group's Professional Liability Policy. This is not part of your insurance contract and confers no rights upon you. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must read your policy, declarations page and any endorsements and discuss with your broker. Your actual terms and conditions may be amended by endorsement or affected by state laws.

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Tuscano **do it.**