

Medical Providers Employment Practices Protection

PRODUCT FEATURES:

- ▶ Employment Practices Liability including Third Party Discrimination and Third Party Harassment (available for most classes of business)
- ▶ \$250,000 separate limit for Defense Costs for allegations of Patient Molestation offered automatically (available on most accounts; some restrictions may apply)
- ▶ Fair Labor Standards Act (FLSA) - \$100,000 sub-limit for Defense Costs and Loss (available to most accounts in most jurisdictions)
- ▶ Defense and Settlement Provision ("Hammer clause") softened to cover 75% of Defense Costs and Loss after Insured's final refusal to consent to settle a claim
- ▶ Defense Outside the Limit if a \$500,000 limit or higher is chosen (does not apply to allegations of Patient Molestation or violations of FLSA)
- ▶ Full Prior Acts coverage for claim-free accounts in most states
- ▶ Punitive Damages with most favorable venue wording included in the definition of Loss (available in most jurisdictions)
- ▶ Supplemental payments for attorney's fees, and other costs, expenses or fees resulting from the investigation or defense of a proceeding before the state licensing board, local medical board or society or governmental regulatory body regarding allegations of Patient Molestation (available for most classes of business)
- ▶ Front and Back Pay included in the definition of Loss
- ▶ Wrongful Act definition expanded to include coverage for the negligent violation of the Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ▶ Independent Contractors are included in the definition of Employee
- ▶ Modified Severability
- ▶ Spousal Liability extended to Domestic Partners
- ▶ Final Adjudication wording for fraud exclusion
- ▶ Defense Costs coverage for claims involving the modification of real property

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Extended Reporting Periods of 1, 2, and 3 years available for 50%, 100% and 150% of the annual premium
- ▶ Risk Management Services – Free human resources consultation HELPLINE service with unlimited calls and no time limits plus an online HR Resource Center
- ▶ Timely responses to all inquiries and submissions

