

# Employment Practices Liability

## Program Highlights

### Contact:

Debra Clark  
Debra.L.Clark@Schinnerer.com  
(301) 951-5438

### Limits:

up to \$25 Million

### Availability:

In all states and the District of Columbia

### Target Risks:

- Assisted Living Facilities
- Clinics
- Community Health Centers
- Credential Verification Organizations
- Dental Practices
- Emergency Medicine Groups
- Health Maintenance Organizations
- Healthcare Foundations
- Hospice Organizations
- Hospitals
- Laboratories
- Non-profit Healthcare
- Nursing Homes
- Pharmacy Benefit Management
- Physician Groups
- Preferred Provider Organizations
- Psychiatric Facilities
- Rehabilitation Facilities
- Surgical Centers
- Veterinary Clinics

### Policy Features:

- Employment Practices Wrongful Act includes certain allegations of discrimination, workplace sexual harassment, retaliatory treatment and other wrongful employment decisions
- Optional coverage for third-party liability
- Insured persons include directors, officers, trustees, peer review committee members, staff, faculty, in-house counsel, employees (including volunteers) and independent contractors
- Loss includes defense costs, damages, judgments, settlements, back pay, front pay, pre- and post-judgment interest as well as court-awarded claimant's attorney's fees
- No fraud or willful acts exclusions for employment practices liability or third party liability.
- Coverage for mental anguish and emotional distress damages for claims for Employment Practices Wrongful Acts or Third Party Wrongful Acts.
- Claims-made coverage

Please note: Actual coverage is subject to policy language as issued.

\*Please refer to the insuring agreement for complete details

### Why You Need This Coverage:

Expanding employment practices legislation and an increasingly litigious society, mean lawsuits over employment matters pose a heightened danger to employers.

### Program Benefits:

- One flexible package for healthcare organizations
- One simplified application for all coverage sections
- Worldwide coverage
- State-of-the art risk management services
- Superior claims handling
- Extended reporting period (bilateral discovery) is available even if the insured cancels or they are non-renewed
- Domestic partner and spousal liability coverage
- Unmatched portfolio protection and customization