

Employment Practices Liability Small Business

People choose small businesses for their personal attention.
Small businesses choose Berkley Select for that very same reason.

Policy Highlights

- Duty to Defend
- Full prior acts coverage
- Worldwide coverage
- Online application and quote
- Defense expenses are included in limit of liability

Target Market

- One to 100 employees
- Claim free applicants
- First-time buyers

Coverage Specifics

- Limits of liability \$250,000 to \$1,000,000
- Minimum deductible \$2,500
- Minimum premium \$750

Since 1997, Berkley Select has written over \$550 million in premium and 65,000 standalone Employment Practices Liability policies.

This coverage overview is not part of an insurance contract and does not supersede the policy. Please read the policy form for complete terms, conditions, and exclusions. Premiums and terms depend on the size and type of organization and other factors.

1 Subject to underwriter approval.

Even with the best policies and procedures in place, employers can still be sued for alleged acts tied to employment policies.

Optional Coverage Provided by Endorsement¹

- \$10,000 costs of defense for claims alleging violation(s) of the Fair Labor Standards Act (FLSA)
- \$25,000 costs of defense for claims alleging violation(s) of the Immigration Reform and Control Act (IRCA)
- \$100,000 sublimit for third party liability coverage for claims brought by customers for discrimination (including costs of defense for Americans with Disabilities Act (ADA) and public accommodation claims) and/or harassment

CONTACT US

312-800-6200

SEND US YOUR SUBMISSIONS

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VISIT OUR SITE FOR MORE INFORMATION

www.berkleyselect.com

Employment Practices Liability Small Business

Berkley Select's Employment Practices Liability Insurance is designed to protect businesses and employees against liability for claims or lawsuits alleging employment-related wrongdoing.

Risk Management Services

Policyholders receive complimentary loss prevention tools that include a hotline and dedicated website.

- Toll-free hotline providing basic workplace issue consultations
- Policyholder accessible website containing articles, sample documents, and loss prevention resources

Berkley Select

Berkley Select is a member company of Berkley specializing in executive and professional liability insurance. We have provided insurance on a nationwide basis since 1992. Experienced leadership, comprehensive insurance knowledge and a well-established reputation for solid underwriting standards allow us to provide coverage unsurpassed in the marketplace.

A+ Rated Paper

- Carolina Casualty Insurance Company (Admitted)

Claim Management

The Berkley Select claims department is staffed with experienced professional liability specialists. Our dedicated professionals deliver the best possible outcome for the policyholder.

CLAIMS FACTS

84,254

CHARGES FILED WITH EEOC IN 2017

\$106,800

MEDIAN JUDGMENT FOR EMPLOYMENT
LAWSUITS THAT GO TO TRIAL*

\$375,162

MEAN AWARD FOR EMPLOYMENT LAWSUITS
THAT GO TO TRIAL*

*Jury Award Trends & Statistics 2017 Edition,
Thompson Reuters

Berkley Select EPL Claims Highlights

- \$320 million in claims paid
- 11,000+ claims serviced

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