

MEDICAL PROVIDERS EMPLOYMENT PRACTICES LIABILITY

- © Risks with up to 200 employees
- © Eligible classes include, but are not limited to:



Acupuncturist	Hematologist	Oncologist	Psychologist/Psychiatrist*
Allergy specialist	Immunologist	Ophthalmologist	Podiatrist
Ambulatory surgical center	Internal medicine specialist	Optician	Radiologist
Anesthesiologist	Laboratory	Optometrist	Rheumatologist
Cardiologist	Med spa*	Orthodontist	Sleep disorder clinic
Chiropractor	MRI/Imaging center	Pathologist	Surgeon
Dentist	Nephrologist	Pediatrician	Surgical center
Dermatologist	Nutritionist	Physical therapist	Toxicologist
General practitioner	OB/GYN*	Plastic/Cosmetic surgeon*	Urologist

* Not eligible for third-party harassment or defense for allegations of patient molestation

- © New ventures are eligible

PRODUCT ADVANTAGES

- ▶ Employment practices liability including third-party discrimination, third-party harassment and a separate defense limit for allegations of patient molestation (available for most classes of business)
- ▶ Fair Labor Standards Act (FLSA) – \$100,000 sublimit for defense costs and loss (available to most accounts in most jurisdictions)
- ▶ \$1,000,000/\$3,000,000 general liability limits and up to \$500,000 in business personal property available in most states
- ▶ 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, society or governmental regulatory body regarding allegations of patient molestation
- ▶ Defense and settlement provision (“hammer clause”) softened to cover 75 percent of defense costs and loss after insured’s final refusal to consent to settle a claim
- ▶ Defense outside the limit - We bear all costs of defense above the retention and defense costs do not erode the limit of liability if a \$500,000 or higher limit is chosen (does not apply to allegations of patient molestation or FLSA violations)
- ▶ Duty to defend
- ▶ Full prior acts coverage available for claim-free accounts in most states
- ▶ Punitive damages with most favorable venue wording are included in definition of loss
- ▶ Independent contractors are included in the definition of employee
- ▶ Front and back pay included in the definition of loss
- ▶ Modified severability
- ▶ Spousal liability extended to domestic partners
- ▶ Defense costs coverage for breach of express employment contract
- ▶ Defense cost coverage for claims involving the modification of real property
- ▶ We can offer general liability and property coverage for tenant based operations



AVAILABLE LIMITS

- ▶ Employment practices liability up to \$5,000,000
- ▶ FLSA included at \$100,000 in most jurisdictions (defense and indemnity)
- ▶ Patient molestation (defense only) included at \$250,000 for eligible classes
- ▶ Limits of up to \$50,000 for data breach expense, kidnapping, workplace violence and identity theft coverages

RETENTIONS

Retentions start at \$2,500 and vary by state, city and class

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Applicants located in LA and WV
- ▶ Risks with one to two employees (excluding the owner)
- ▶ More than two employment practices claims or circumstances in the last five years
- ▶ Any past patient molestation claim or third-party discrimination claim in the last five years
- ▶ The following classes:
 - Abortion clinic
 - Home health care
 - Hospital
 - Medical association
 - Medical management company/professional employment organization
 - Substance abuse treatment, rehabilitation or counseling center

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

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 first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

