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888-224-8806

Or for an Online Quote: ajwayne.com/online-quote/

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 sublimit 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
- ▶ \$50,000 of workplace violence, identity theft and kidnapping coverage included on all quotes
- ▶ Optional \$50,000 limit for privacy breach expense available
- ▶ Punitive damages with most favorable venue wording included in the definition of loss (available in most jurisdictions)
- ▶ Supplemental payments for attorney 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 and 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

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Specialized claims unit with expertise in professional and management liability
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- ▶ Free access to eRisk Hub®, an online cyber risk management tool with breach coaches, HIPAA resources and security
- ▶ Free human resources consultation helpline with unlimited calls and no time limits plus an online human resource center



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.