

## **SOMPO COMMERCIAL MANAGEMENT LIABILITY** **Primary & Excess Employment Practices Liability**



*... complementary EPL hotline and seminars along with preferred rates for EPL policyholders.*

Our Insurance's Commercial Management Liability team offers primary and excess Employment Practices Liability (EPL) products to targeted clients across the U.S. in the following classes:

- Clients seeking an indemnity contract without a panel counsel requirement
- Middle market and large accounts with between 1,000 and 20,000 employees

As an additional coverage benefit to our EPL policyholder, we offer Loss Control Services through Jackson Lewis, a pre-eminent employment and labor law firm. This includes a complementary EPL hotline, access to a wide range of topical seminars along with preferred rates.



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*A dedicated claims team with specialized management liability expertise...*

# Sompo Commercial Management Liability Capabilities

## CAPACITY

- Up to \$15M capacity for primary and up to \$25M for excess policies

## POLICY FORM & ENHANCEMENT

- Endorsement
- Admitted (licensed in almost all states)
- Broad definition of Employment Practices Claim that includes:
  - » Violation of public policy including genetic predisposition, military status, or any other protected class
  - » Other employment related torts including deprivation of career opportunity, invasion of privacy, infliction of emotional distress
  - » Expressly includes claims committed by an Insured person over the internet
- 60 day post policy reporting or 120 days if the policy is renewed with Sompo
- Full settlement authority within the retention



- Severability of the application:
  - » Application is construed as separate for each Insured Person
  - » Non-rescindable policy
- Base form provides flexibility to add D&O and Fiduciary coverage and limit options

## FOR MORE INFORMATION, CONTACT:

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