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The employment practices liability coverage is available as an endorsement to either the excess liability or directors & officers liability policy.

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Covers the corporation, directors, officers and employees. Entity coverage included in the excess liability policy, covered by request in the directors & officers policy.

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Separate limit of liability provided up to \$35 million in an endorsement to the excess liability policy. This is an aggregated limit that does not erode the general policy aggregate.

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Limit of liability is part of the limit (\$35 million) as an endorsement to the directors & officers policy.

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Provides wrongful employment practice coverage for discrimination, sexual harassment, and wrongful termination.

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Discrimination includes failure or refusal to hire, failure to promote, termination or demotion, and disparate treatment.

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Sexual harassment includes advances, favors, verbal or physical conduct of sexual nature involving condition or basis of employment, interference with work performance, and creating an intimidating, hostile or offensive work environment.

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Wrongful termination and failure to promote includes termination, demotion, failure to employ or promote, deprivation of career opportunity, and breach of implied employment contract.

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Intentional acts exclusion deleted in respect to EPLI endorsement.  
No back pay exclusion.

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Front pay covered in certain circumstances.

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Non-employment discrimination and sexual harassment coverage under excess liability policy.

**EMPLOYMENT  
PRACTICES  
LIABILITY**

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**For more information about employment practices liability, please contact:**

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The above information is only a summary of certain terms and conditions of the policy. Additional limitations, conditions and exclusions apply. Many of the words used in this description have specific definitions in the policy. Please consult the actual policy for complete details.

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**EMPLOYMENT**

**PRACTICES**

**LIABILITY**