

# UBI EmployersProtect



UBI

A Division of AmTrust North America

## UBI EmployersProtect

UBI EmployersProtect is a new insurance product specifically designed to protect businesses from employment practices liability exposure. It is inexpensive, comprehensive and provides free risk and employee management services previously available only to larger companies.

### Coverage

- Coverage for all employees including full-time, part-time, seasonal, temporary, volunteers, as well as dedicated independent contractors
- Claims Made and Reported Form
- Definition of an Insured Event Includes:
  - Discrimination
  - Sexual harassment
  - Wrongful termination/demotion/discipline
  - Failure to hire/promote/fire/demote
  - Wrongful infliction of emotional distress
  - False imprisonment/detention, malicious prosecution
  - Libel, slander, defamation of character, invasion of privacy
- Standard and Enhanced Coverage Options
- Enhanced Version Includes Inappropriate Third Party Conduct and Punitive Damages

### Support Tools

- Online training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Additional online training on employee terminations and preventing employee discrimination
- Information on compliance with wage and hour laws
- Customizable employment policies and procedures available in English and Spanish:
  - Example Employee Handbooks
  - HR Policies
  - Procedure Manuals
  - FAQs
  - These services are not compulsory but are recommended and kept up-to-date should you choose to use them.

### Product Advantages

- Automatically added on Class Qualified Policies
- 15% Commission
- Straightforward Underwriting Rules
- Competitive Pricing
- No Minimum Premium
- Dedicated Claims Handling
  - Personal contact within 24-48 hours of a claim notification
- When we control defense, the costs are 35% less than when a policyholder selects its own defense counsel
- Risk Management Website for Agents and Insureds
- Self-Insured Retention reduced by 50% for termination/demotion claims if prior consultation of EPL Hotline or approved Labor Law Attorney

## Rates

### Standard Coverage\*

Liability Limit	Rate Per Emp.	Retention	Rate Per Emp.	Retention
\$100,000	\$32	\$5,000	\$30	\$10,000
\$250,000	\$40	\$5,000	\$38	\$10,000
\$500,000	\$45	\$10,000	\$43	\$15,000
\$1,000,000	\$54	\$10,000	\$52	\$15,000

### Enhanced Coverage\*

(includes Third Party & Punitive Damages)

Liability Limit	Rate Per Emp.	Retention	Rate Per Emp.	Retention
\$100,000	\$36	\$5,000	\$34	\$10,000
\$250,000	\$44	\$5,000	\$42	\$10,000
\$500,000	\$51	\$10,000	\$48	\$15,000
\$1,000,000	\$60	\$10,000	\$57	\$15,000

\*Rates reflected in the above rate tables represent EPLI standard class rates. High hazard classification rates will be higher than the displayed rates.

### Features for Rates

- Supplemental application will be required, and rates are subject to surcharges:
  - For limits of \$250,000 and upwards
  - Enhanced Coverage Requests (Third Party/Punitive Damages/Prior Acts)
- Excluded Classes:
  - Employee Benefit Funds
  - Entertainment Industry
  - Household Staff
  - Financial Industry
  - Staffing Companies
  - Stockbrokers
- No Third Party Coverage For:
  - Education Industry
  - Golf /Country Clubs
  - Municipalities
  - Not for Profit Companies
  - Publishing Companies
  - Religious Entities
  - Casinos
  - Social Service Agencies
  - Transportation Companies