



# 10 REASONS WHY™

## EMPLOYMENT PRACTICES (STAND ALONE)

### Ten Reasons to Choose Philadelphia Insurance Companies for Employment Practices (Stand Alone)

1. Retentions as low as \$2,500 per claim
2. Defense Costs are in addition to the Limit of Liability for eligible Insureds
3. Automatic Third Party EPL coverage
4. Employment Risk Management Services assistance available through in2vate
5. Defense Cost coverage for non-monetary relief
6. Modified consent to settle (hammer) clause with a retention reduction incentive for the insured's acceptance of the first settlement offer
7. Broad definition of Claim which includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations
8. Bi-lateral discovery (tail) for one, two, and three year terms
9. Most favorable venue wording for punitive, multiple, or exemplary damages
10. The availability of important complementary coverage such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Crime coverage

#### Automatically included on every account:

**PHLY BELL ENDORSEMENT** - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

**CRISIS MANAGEMENT ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis."



Think**PHLY** | 800.873.4552 | **PHLY.com**

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To Be a **Good Company**