



# 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

