



Employment Practices Coverage

E-Risk's BAM product is flexible package offering Employment Practices liability, Directors and Officer liability (with full entity coverage), Technology, Media and Professional Services or Miscellaneous Professional Liability, Fiduciary liability and Crime coverage. Any of these coverages can be chosen and separate limits of liability for each coverage are automatically provided.

- **NEW** - E-Risk EPL Helpline. Click [here](#)
- Broad definition of employees to include leased or contracted individuals, independent contractors and applicants for employment.
- Full retaliation coverage
- Punitive damaged coverage(Most favorable venue language)where insurable
- No exclusion for reduction in force or mass layoffs
- No intentional acts exclusion
- Third party coverage built into form and is available for an additional premium. Broad definition of third party
- Broad definition of Claim
- Broad definition of Loss inclusive of Prejudgment and Post judgment awards
- Broad Wrongful Act definition
- Additional Limit for Defense Costs is available for an additional premium
- Loss specifically includes front pay and back pay.
- BIPD exclusion modified not to apply to mental anguish or humiliation for all claims
- No prior subsidiary exclusion
- Favorable other insurance provision, such that policy would be primary for Employment practices Claims and excess of other insurance for Third Party Claims.

In addition to the above coverage highlights, our BAM General Terms and Conditions have the following coverage benefits:

- Duty to defend form
- World wide coverage
- Coverage non cancelable by Underwriters except for non-payment of premium.
- Broad definition of Insureds, including coverage for Directors and Officers, employees as well as the corporate entity and any such organization as a debtor - in-possession or a bankruptcy estate of such entity.
- Severability as respects all exclusions and the application.
- Spousal/domestic partner extension
- Broad definition of subsidiary to include automatic coverage for newly created or acquired subsidiaries with no threshold or reporting requirements. Automatic coverage for joint ventures.
- Multiple year run off and discovery period options offered at time of quote.
- Bilateral discovery
- No Hammer clause