



**MIDLANDS**  
Beyond Coverage™

## EMPLOYMENT PRACTICES LIABILITY



**YOU DON'T HAVE TO BE WRONG TO BE SUED.** Employers, regardless of size and nature of business, face a variety of employment practice exposures. Claims may arise from purported wrongful termination, harassment, discrimination, retaliation, the failure to employ or promote employees, and other such allegations. This Employment Practices Liability policy is for the retail, manufacturing, and technology industries as well as for businesses that are harder to place like contractors, hotels, restaurants, and auto dealers. Coverage is available for both private and public companies.

*For a quote...*

[submit@midman.com](mailto:submit@midman.com)



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Coverage™

*For more info...*

[midlandsmgt.com](http://midlandsmgt.com)

### PROGRAM HIGHLIGHTS

- Limits up to \$25,000,000
- Wage & Hour sublimits of defense available
- Duty to defend with the insured having the right to assume the defense
- Broad definition of Insured including the Company, all employees and any leased employees
- Third party liability coverage
- Option for cost of defense outside the limit on most small accounts
- Policies are issued quickly and can be emailed
- Risk Management program available
- Direct access to skilled and responsive underwriting team with decades of combined experience
- Full prior acts
- Minimum retentions of \$5,000
- Definition of 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
- Competitive pricing
- Worldwide coverage
- Consideration of risks ranging from 2 to over 100,000 employees
- Various retention credits

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.