



MIDLANDS
Beyond Coverage™

WAGE & HOUR INSURANCE



WAGE & HOUR SUITS ARE ON THE RISE.

From 2000 to 2015 wage and hour suits filed increased by 450%. Federal and state guidelines concerning the proper classification and payroll compensation of a workforce are dynamic and complex. Further, D&O and EPLI policies do not typically cover wage and hour or FLSA claims. Bridging the gap left by other employers' coverages, Midlands Wage & Hour Insurance provides financial protection for your clients from staggering defense costs, settlements or judgments.

For a quote...

submit@midman.com



Beyond
Coverage™

For more info...

midlandsmgt.com

PROGRAM HIGHLIGHTS

- Indemnity and defense protection
- Target is companies with 1,000+ employees
- Target industries: hotels, restaurants, manufacturing, hi-tech, transportation, healthcare, construction and retail
- Minimum retention of \$100,000 (\$250,000 in California)
- Minimum premium of \$75,000
- Definition of claim includes claims brought by the Department of Labor as well as individuals
- We are able to consider both primary and excess wage and hour opportunities
- 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
- Broad definition of wage and hour claims including:
 - Misclassification of employees as exempt/non-exempt;
 - Failure to pay minimum or overtime wages;
 - Unpaid meal and rest breaks;
 - Wrongful deductions from pay;
 - Improper time record keeping;
 - Failure to pay wages for off-the-clock work;
 - Misclassification of employees as independent contractors.
- Competitive pricing

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.