

# Employment Practices Liability

## Program Highlights

<b>Contact:</b>	Debra Clark Debra.L.Clark@Schinnerer.com (301) 951-5438
<b>Limits:</b>	up to \$25 Million
<b>Minimum Premium:</b>	\$5,000
<b>Minimum Deductible:</b>	\$2,500
<b>Availability:</b>	In all states and the District of Columbia
<b>Target Risks:</b>	<ul style="list-style-type: none"><li>• Assisted Living Facilities</li><li>• Clinics</li><li>• Community Health Centers</li><li>• Credential Verification Organizations</li><li>• Dental Practices</li><li>• Emergency Medicine Groups</li><li>• Health Maintenance Organizations</li><li>• Healthcare Foundations</li><li>• Hospice Organizations</li><li>• Hospitals</li><li>• Laboratories</li><li>• Non-profit Healthcare</li><li>• Nursing Homes</li><li>• Pharmacy Benefit Management</li><li>• Physician Groups</li><li>• Preferred Provider Organizations</li><li>• Psychiatric Facilities</li><li>• Rehabilitation Facilities</li><li>• Surgical Centers</li><li>• Veterinary Clinics</li></ul>
<b>Policy Features:</b>	<ul style="list-style-type: none"><li>• Employment Practices Wrongful Act includes certain allegations of discrimination, workplace sexual harassment, retaliatory treatment and other wrongful employment decisions</li><li>• Optional coverage for third-party liability</li><li>• Insured persons include directors, officers, trustees, peer review committee members, staff, faculty, in-house counsel, employees (including volunteers) and independent contractors</li><li>• Loss includes defense costs, damages, judgments, settlements, back pay, front pay, pre- and post-judgment interest as well as court-awarded claimant's attorney's fees</li><li>• No fraud or willful acts exclusions for employment practices liability or third party liability.</li><li>• Coverage for mental anguish and emotional distress damages for claims for Employment Practices Wrongful Acts or Third Party Wrongful Acts.</li><li>• Claims-made coverage</li></ul>

Please note: Actual coverage is subject to policy language as issued.

Victor O. Schinnerer & Co., Inc. / Two Wisconsin Circle / Chevy Chase, MD 20815-7022 / Phone: 301-961-9800 / Fax: 301-951-5444  
Website: [www.Schinnerer.com](http://www.Schinnerer.com) or [www.DandORx.com](http://www.DandORx.com) / Email: [vos.info@Schinnerer.com](mailto:vos.info@Schinnerer.com)

**Why You Need This Coverage:**  
Expanding employment practices legislation and an increasingly litigious society, mean lawsuits over employment matters pose a heightened danger to employers.

### Program Benefits:

- One flexible package for healthcare organizations
- One simplified application for all coverage sections
- Worldwide coverage
- State-of-the art risk management services
- Superior claims handling
- Extended reporting period (bilateral discovery) is available even if the insured cancels or they are non-renewed
- Domestic partner and spousal liability coverage
- Unmatched portfolio protection and customization



This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Nothing contained herein should be construed as an acknowledgement by Schinnerer that a given situation may be covered under a particular policy.  
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