

## Employment Practices Liability (EPL)

For the Retail, Manufacturing and Technology Industries

Great American's Executive Liability Division offers a state-of-the-art Employment Practices Liability policy with broad language and a multitude of enhancements.

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.

Great American Insurance writes Employment Practices Liability coverage 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, targeting firms with less than 1,000 employees.

### Policy Features\*:

- Claims made policy with Limits of Liability as low as \$250,000 and as high as \$10 million
- 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
- Broad definition of Loss including punitive damages with most favored venue wording
- Third Party Liability Coverage given on most accounts
- Option for cost of defense outside the limit on most small accounts
- Defense cost sublimit for Wage and Hour type claims given on most small accounts
- Streamlined email claim reporting option to [eldclaims@gaig.com](mailto:eldclaims@gaig.com)
- Policies are issued quickly and can be emailed
- HR ExecSupport, an HR risk management program, available to all stand alone EPL policy holders through Littler Mendelson
- For immediate service, quote EPL accounts online at [www.GreatQuoter.com](http://www.GreatQuoter.com)

*\*All coverage features and/or options may not be available to all accounts or in all states depending on state restrictions and/or underwriting considerations.*



Quote accounts  
instantly at  
[GreatQuoter.com](http://GreatQuoter.com).



Scan here to  
download the  
GreatQuoter  
mobile app!



**Johnson & Johnson**

*The Experience of the Past with a Vision for the Future*



Great American Insurance Company, 301 E. Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Coverage is underwritten by Great American Insurance Company, which is an authorized insurer in all 50 states and the District of Columbia. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered trademarks of Great American Insurance Company. © 2017 Great American Insurance Company. All rights reserved. 0429-03-ELD (4/17)