

EPL 3000 POLICY FORM QUICK REFERENCE GUIDE

COVERAGE ENHANCEMENTS ON YOUR POLICY FORM:

- Definition of discrimination broadened to include the following triggers: perceived or historic disability, marital status, medical condition, genetic information, military or veteran status, and gender identity and/or gender expression.
- Definition of employee broadened to include an individual who has filed an application for employment (future employees).
- Definition of Harassment broadened to include electronic harassment.
- The following exclusions have been removed: Major Stockholder Exclusion, Family member Exclusion, Consequential Loss Exclusion.
- Carveback for COBRA, ERISA, FLSA, and Workers Compensation Exclusions broadened from “Retaliation” only to any separate Loss or Defense Costs arising from an “Employment Practices Wrongful Act”.

OTHER CHANGES:

- Most favorable venue wording for Punitive and Exemplary damages.
- Affirmative coverage for Third Party Disability Access Discrimination claims.
- Up to three (3) years of ERP options are built into the form.
- Extended Reporting Period not applicable for policies cancelled or non-renewed due to fraud, misrepresentation, material omission or non-payment of premium.
- Domestic Partners covered as an Insured.
- Policy form is now a Claims Made and Reported policy
- Material Changes provision added, which affirms carrier requirement to disclose to Tokio Marine HCC any midterm changes.
- The term “retention” is now replaced with “deductible”, however, there is no change in the application of such..
- Coverage territory for countries where claim should be made, filed or maintained broadened to include Canada.
- OSHA Exclusion added but with a carveback for any separate Loss or Defense Costs arising from an “Employment Practices Wrongful Act”.

List of Endorsements for policies written on EPL 3000

- HR Pilot Services Deductible Reduction Endorsement (EPL 3130)
- HR Pilot Human Resource Guidance Services - Policyholder Notice (EPL 3131)
- Non-Stacking of Limits Endorsement (EPL 3465)
- Immigration Defense Fee Coverage Endorsement (EPL 3520) – sublimit \$50,000
- Service of Suit Endorsement (EPL 3612)
- TRIA (2015)
- Wage and Hour Defense Costs Sublimit Endorsement* (EPL 3580)
*If eligible for this coverage

DISCLAIMER: The above is not intended to be a complete summary of changes nor is it to be construed as determination of coverage.