

Employment practices liability

Professional employer organizations (PEOs)

Markel Specialty



Professional employer organizations and their client companies face unique employment-related issues and needs. We understand. Our employment practices liability policy can help address those exposures and may be customized to fit each company's individual needs.



What sets us apart

- We provide resources and webinars to help your clients remain current on employment trends
- Our coverage may be tailored to address the unique exposures of each PEO

Policy highlights

- Retention credit for early settlement
- Bullying and wrongful internet activity added to EPL coverage section
- Punitive damages are covered where allowable by law with most favored venue language
- Depositions/trial lost wages and expense reimbursement available
- Soft hammer clause only applies to client company claims
- Policy is non-rescindable

- Enhanced severability as respects the application and exclusions
- Liberalization clause embedded in policy
- CSA compliance certification language

Coverage structure

- Capacity up to \$10m is available
- Primary and excess forms are available

Enhancements

- Coverage extended to clients of insured PEO
- Coverage extended to independent contractors of client companies by endorsement
- Flexible payment installment plan available

Risk management and loss control

- Loss control tools are available at no cost to policyholders
- Our professional claims staff has been handling management liability claims for 20 years. Markel maintains a network of almost 100 experienced defense firms country wide.

Quoting requirements

- Markel application or competitor application
- Copy of employee handbook or HR policies and procedures
- Client Service Agreement (CSA)

Target classes

- Professional Employer Organizations (PEOs)

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Limits

- Separate limits available to the PEO and client companies
- Sublimit for wage and hour violations
- Sublimit for Immigration Reform and Control Act violations
- Additional \$1m in claims expense coverage
- Sublimit for workplace violence
- 3rd party coverage (PEO and client companies)

Underwriting contacts

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Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit:
markel.com/claims

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