

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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