

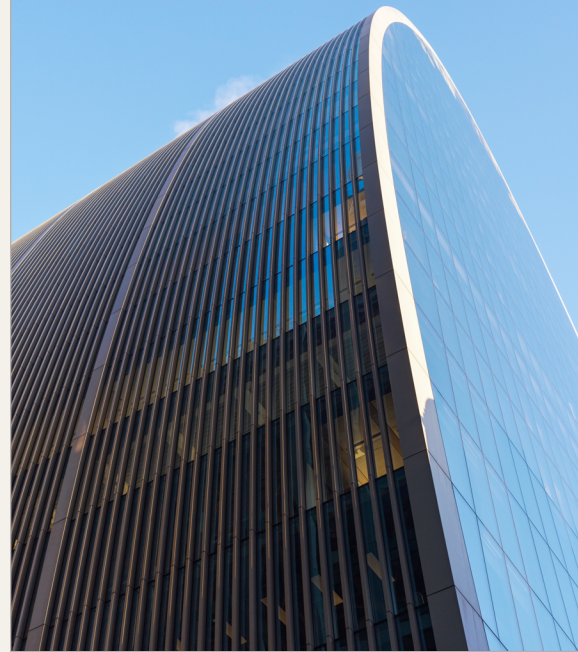


Employment practices liability

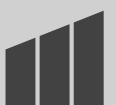
Markel Bermuda is a leader in the primary Employment Practices Liability Insurance (EPLI) space, having written the coverage since 2003. Now more than ever this knowledge and experience is necessary to ensure organizations are insured as broadly as possible for claims alleging discrimination, harassment, retaliation, wrongful termination, retaliation and similar issues. During the course of highly publicized social justice or #metoo environments, these claims are increasingly common, and the value of settlements and judgments associated with them are skyrocketing. Additionally, while class actions used to represent the greatest exposure employers faced, in today's environment single-plaintiff actions are also a significant threat with numerous recent reported judgments and settlements of well over \$10m.

Comprehensive EPLI is the first line of defense against high-value employment claims brought by employees or third-parties, and the coverage provided by Markel Bermuda is some of the broadest available in the market. In addition to the specific benefits of our form detailed below, Markel's Bermuda underwriting team is uniquely positioned to swiftly craft bespoke wordings to ensure each organization has the individualized protection it requires.

Markel's Claims team has decades of combined experience handling challenging and complex primary EPLI and/or Wage & Hour matters and bring a wealth of knowledge to assist clients in mitigating potential exposure. We have an experienced claims team that works in close collaboration with underwriting.



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Capacity

- \$15m limits available
- Minimum \$1m retention
- Primary or excess basis

Coverage provided

- Claims-reported policy
- No panel counsel requirements
- Definition of employee includes coverage for claims brought by employees, third-parties, applicants for employment, independent contractors, joint employees, volunteers directed by the insured entity, and government agencies
- Provides coverage for covered claims asserted by third party non-employees
- Expansive definition of common law violations including assault and battery, malicious prosecution, false arrest or imprisonment, and invasion of privacy

- Broad definition of loss amounts, including front pay, back wages, statutory damages, attorneys' fees, liquidated damages, multiplied damages, punitive damages, exemplary damages, and the value of stock awards
- Loss amounts also includes coverage for civil, statutory, governmental, or regulatory fines and penalties (excluding criminal fines and penalties)
- Automatic prior acts coverage for any entity acquired by, merged, or affiliated with the insured during the policy period, subject to a headcount threshold
- The insured can choose the location of an arbitration outside the US (from four locations in London; Bermuda; Toronto, Canada; or Vancouver, Canada) or choose to use a form that provides for arbitration in the US pursuant to JAMS International Arbitration Rules and Procedures
- Miscalculation of overtime
- Failure to pay minimum wage
- Rounding errors

Target classes

- Companies with both US and worldwide employees
- No headcount limitations but prefer larger headcounts (>10,000 employees)
- Most industry classes considered

Contact us

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