



Employment Practices Liability Insurance Standalone Coverage

Target's standalone EPLI Program provides duty-to-defend coverage for employment-related claims such as harassment, discrimination and wrongful termination. The Program is designed to meet the coverage needs of most classes with up to 5,000 full-time equivalent employees, but we specialize in providing coverage for firms with 10-250 employees needing limits between \$250,000 and \$5 million.

This EPLI Coverage is placed with one of the largest and most financially sound insurance companies in the world. Our carrier partner is rated A XV by A.M. Best, and Target Professional Programs offers fast, efficient service.

Target also offers customized EPLI plans (and Cyber Liability) for restaurant franchises. Please see our Website for details (www.TargetProIns.com).



Program Contact

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Eligible Classes

Unless listed as ineligible below, please contact us if you don't see your client's business class listed:

- Architects & Engineers
- Contractors
- Law Firms
- Manufacturers / Wholesalers
- Medical Groups (including Nursing Homes)
- Restaurants / Hotels
- Staffing Firms
- Transportation-related business
- And many more

Ineligible Classes

- Churches
- Domestic Staffing
- Government Entities / Municipalities
- Schools / Colleges
- Social Services

Program Parameters

- Firms with up to 5,000 Full Time Equivalent Employees are eligible (*can consider larger firms*)
- Limits: \$250,000 to \$5,000,000
- Minimum Deductible: \$2,500
- Minimum Premium: \$1,500 (*lower for Franchises or Associations*)

Program Highlights

Broad policy form includes:

- Employee Privacy (Full Limit)
- Employment Event (\$5,000,000 Limit)
- Third Party and Punitive Damages Coverage
- Immigration Coverage
- Carrier Partner Rated A XV by A.M. Best
- Complimentary, loss prevention services including:
 - Helpline
 - HR Alerts
 - Handbook Creator Software
 - Live advice from attorneys
 - Web Resources

Optional Coverage

- Wage & Hour
- Defense Outside the Limits

State Availability

All states

Submission Requirements

- Signed and dated application (Available at www.TargetProIns.com)
- Email submissions to: EPLI@TargetProIns.com, or Fax to: 866-720-5003