

Insurance for Particular Professionals

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

Tracy Bernsee, Underwriter TBernsee@TargetProIns.com **312-855-2046**

Eligible Classes

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

• Architects & Engineers

- Manufacturers / Wholesalers
- Contractors Medical Groups (including Nursing Homes)
- Law Firms Restaurants / Hotels

Staffing Firms

• Transportation-related business

And many more

Ineligible Classes

- ChurchesSchools / CollegesDomestic StaffingSocial Services
- Government Entities / Municipalities

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 Live advice from attorneys
 - HR Alerts Web Resources
 - Handbook Creator Software

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

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Optional Coverage

• Defense Outside the Limits

• Wage & Hour