



Employment Practices Liability Insurance Customized Programs for Restaurant Franchisees

Today, approximately 75% of claims against companies are employment related. Franchisees are no exception. The Employment Practices Liability Insurance Policy from Target Professional Programs was specially designed to meet the unique coverage needs of franchise owner-operators for their franchisees.

Franchisees benefit from customization at every turn:

- Customized Coverage
- Customized (Competitive) Rates
- Quick Quote & Policy Issuance

Program Contact

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Insurance Carrier

- Rated Excellent (A XV) by A.M. Best
- Unmatched, 300 years experience

Customized Coverage Included for Restaurant Franchisees

- 3rd Party Harassment/Discrimination (including ADA and Class Action Coverage)
- Punitive Damages (with most favorable venue wording)
- Franchisor Coverage with \$100K Sublimit (helps meet contractual obligations)
- Continuity Date Coverage (back to earliest date coverage was purchased)
- Retention Reduction Endorsement (50% deductible decrease if counsel consulted)
- Employment Event Coverage with Sublimit

No Exclusions for Intentional Acts, Downsizing or Class Actions

No Limit on Number of Employees or Location of Franchise(e)

Additional Coverage Included for Qualified Franchisees

- Wage and Hour Coverage
- Immigration / IRCA Coverage
- Employee Privacy Coverage

Options Galore

- Defense Outside the Limits
- Coverage Limits from \$250K to \$1M / \$3M and more
- Deductible Options: \$5K, \$10K or \$25K

Risk Management Services Included

- **Premier HELPLINE** Unlimited access to labor attorneys for specific advice. Phone or Email.
- **Online Loss Prevention Resource Center** Current information about HR, state laws, and much more.
- **HR Express Updates & Alerts** Monthly emails keep restaurant franchisees informed about continuously changing workplace issues that matter to them.

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

