



ALLEGIANCE

UNDERWRITING GROUP

EPL—COVER 2 PROGRAM

Allegiance Underwriting Group, Inc. , DBA in CA only:
Allegiance Executive & Professional Liability Insurance Services, Inc.

EPL overview:	<ul style="list-style-type: none">• Broad employment practices liability coverage for employment related discrimination, harassment, retaliation, wrongful termination, and other inappropriate employment conduct• Retention reduction incentives available:<ul style="list-style-type: none">- 50% reduction, if prior to the termination of any employee, the insured obtains and adopts the written advice of ePlace Solutions as respects such termination and any claim is commenced by that employee arising from the events of the termination- 10% reduction, if insured consents to a settlement of a claim within 30 days of the first request by insurer- 10% reduction, if a claim is reported to insurer within 30 days of when it was first made- Retention reduction incentives subject to cap of 50% of SIR or \$35,000, whichever is less
Coverage:	<ul style="list-style-type: none">• Coverage provided to the insured organization, subsidiaries, directors, officers, trustees, managers, principals, partners, employees, and independent contractors• Defense costs sublimits provided for wage and hour claims and immigration practices claims• Additional defense costs limit available that pays defense costs first preserving other policy limits
Risk appetite:	<ul style="list-style-type: none">• All industries considered except entertainment, household staff, municipalities, and religious organizations• EPL eligibility requirement—up to 5,000 employees with the ability to write larger employee counts for staffing and PEO applicants• Primary and excess coverage available
Loss control services:	<ul style="list-style-type: none">• Valuable loss control services available to all policyholders through Management Risk Pro, managed by ePlace Solutions, for expert HR advice, workforce training, and compliance best practices
Capacity:	<ul style="list-style-type: none">• Up to \$5,000,000 in coverage available for primary or excess• Capacity provided by an (AM Best: A-) insurance carrier• Program is on surplus lines paper only
About Allegiance:	<ul style="list-style-type: none">• Allegiance Underwriting Group, Inc. is a program manager and coverholder at Lloyd's. We offer specialized products across:<ul style="list-style-type: none">○ Directors & Officers liability and Fiduciary liability (including healthcare management liability)○ Employment Practices liability (including law firms, PEO(s) and staffing)○ Staffing firm PL/CGL package coverage (occurrence or claims made) for primary or excess○ Crime○ Sexual Abuse and Misconduct liability○ Cyber liability



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<p>To learn more about our programs or to become an appointed broker contact:</p>	<ul style="list-style-type: none">• Alan Janes—phone: (630) 241 – 2322 / email: aianes@allegianceunderwriting.com 5010 Fairview, Suite 3, Downers Grove, IL 60515; CA License: 0D46363• Brian Conroy—phone: (760) 729-6000 / email: bconroy@allegianceunderwriting.com (Carlsbad, CA 92008); CA License: 0F11863• Allegiance Underwriting Group, Inc., DBA in CA only: Allegiance Executive & Professional Liability Insurance Services, Inc., 5010 Fairview, Suite 3, Downers Grove, IL 60515, CA License: 0I22532
<p>Disclaimer:</p>	<p>The descriptions and content contained in this broker communication are for preliminary informational purposes only. Our products are available only to licensed agents and brokers. The publication of the information contained herein is not intended as a solicitation for the purchase of insurance on any risk. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. We are not an Insurer and shall not be liable for any loss or claim whatsoever. The Insurer providing the insurance is identified on the insurance policy (if purchased by the applicant). Allegiance Underwriting Group only transacts business in the State of California as Allegiance Executive & Professional Liability Insurance Services, Inc.</p>