

EPL—COVER 2 PROGRAM STAFFING FIRMS

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

Staffing Firm EPL coverage 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 staffing firm 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 the staffing firm 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
Staffing Firm and client company coverage:	<ul style="list-style-type: none"> • Coverage provided to the following insured entities and insured persons: <ul style="list-style-type: none"> ○ the staffing firm and any of its subsidiaries or in-house directors, officers, trustees, managers, principals, partners, employees, or independent contractors ○ the staffing firm's temporary employees which includes any employee hired, pursuant to a client service agreement between the staffing firm and a client company ○ Sublimit of liability for the client company as the worksite employer where a temporary employee is assigned pursuant to a client service agreement • Coverage available for claims and wrongful acts by temporary employees • Dedicated sublimits available for client company contracts • Wage and hour claim and immigration practices claim defense costs sublimits for staffing firm's in-house employees • Additional defense costs limit available that pays defense costs first preserving other policy limits
Risk appetite:	<ul style="list-style-type: none"> • All underlying staffing industry exposures considered • Staffing EPL eligibility requirement—up to 20,000 employees • Primary and excess coverage available
EPL claims management:	<ul style="list-style-type: none"> • Expert EPL claims handling services provided by experienced claim managers versed in the complexities of staffing firm operations
Loss control services:	<ul style="list-style-type: none"> • Valuable loss control services available to all staffing firm 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 • Flexible limit structures available on a per claim and total aggregate basis • Flexible limit structures also available for client company specific limits • Capacity provided by an (AM Best: A-) insurance carrier • Program is on surplus lines paper only



ALLEGIANCE

UNDERWRITING GROUP

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 excessCrimeSexual Abuse and Misconduct liabilityCyber liability
To learn more about our programs or to become an appointed broker contact:	<ul style="list-style-type: none">Alan Janes—phone: (630) 241 – 2322 / email: ajanes@allegianceunderwriting.com 5010 Fairview, Suite 3, Downers Grove, IL 60515; CA License: 0D46363Brian Conroy—phone: (760) 729-6000 / email: bconroy@allegianceunderwriting.com (Carlsbad, CA 92008); CA License: OF11863Allegiance 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
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