

Does your customer's EPLI coverage stand up to the standalone EPLI policy from ABA Insurance Services? Compare EPLI policy features:

FEATURE	ABA INSURANCE SERVICES	COMPETITOR
Full Prior Acts Coverage	Coverage for Wrongful Acts that took place before the policy was in place, as long as the claim is made during the policy period, without prior knowledge.	yes no
Defense Outside the Limits Option	Defense costs will not erode the limit of liability if this option is selected (capped at the purchased limit).	yes no
Third-Party Coverage	Coverage for claims brought by customers and clients alleging employment claims against the insured.	yes no
Fair Labor Standards Act (FLSA) Coverage <i>Specialized terms in CA</i>	\$25,000 - \$100,000 sublimit of liability for defense costs arising from Fair Labor Standards Act (FLSA) claims. Examples of FLSA claims include: ✦ failure to pay employees overtime ✦ misclassification of employees as exempt or non-exempt	yes no
Duty-to-Defend Provision	Defense of any covered claim, even if allegations are found to be groundless, false or fraudulent.	yes no
Broad Definition of Employee	Coverage for claims brought by current, former and future employees; includes applicants and volunteers.	yes no
Defense and Settlement Provision	If the insured does not want to settle a lawsuit, carrier will pay a percent of the remaining loss and defense costs.	yes no
Punitive Damages Coverage	Definition of Loss includes judgments, settlements, defense costs, back pay, front pay and punitive damages (where insurable by law).	yes no
Extended Reporting Period	Extended reporting period option available if the insurer or insured cancels or fails to renew coverage when no subsequent event has taken place.	yes no
Worldwide Coverage	Coverage for claims made anywhere in the world.	yes no
Limits of Liability	Available up to \$2,000,000.	yes no
Risk Management Tools	Legal services and online HR resources for employment-related issues from one of the nation's leading employer defense firms, Littler Mendelson, at no additional cost.	yes no