

ABA Insurance Services offers comprehensive EPLI and cyber programs suitable for small business and nonprofit organizations.

Employment Practices Liability Insurance provides protection for an employer and its employees against claims made by current, former, or potential employees for actual or alleged discrimination, wrongful termination, sexual harassment, and other employment-related allegations.

As a program manager with deep experience in EPLI, ABA Insurance Services offers highly specialized coverage, superior claims and customer service, competitive rates, loss control services, and easy-to-use agency technology.

FEATURES

- ✦ Policies issued on “A+” (Superior) rated paper
- ✦ Limits of liability up to \$2,000,000 and as low as \$100,000
- ✦ Retentions as low as \$1,000 (higher retentions may apply in CA)
- ✦ Full Prior Acts coverage
- ✦ Coverage for third parties (i.e. customers, vendors, job applicants) available for most classes
- ✦ Defense Outside the Limits option
- ✦ Duty-to-Defend provision
- ✦ FLSA (aka Wage & Hour) available in all states, including CA

PREFERRED CLASSES

- ✦ Auto Dealerships
- ✦ Contractors
- ✦ Insurance Agents
- ✦ Manufacturing
- ✦ Restaurants
- ✦ Retail Establishments

RESTRICTED CLASSES

- ✦ Adult Entertainment
- ✦ Government and Municipal Entities
- ✦ Staffing Agencies
- ✦ Law Firms
- ✦ Night Clubs
- ✦ Marijuana/Cannabis Industries

EPLI LOSS PREVENTION RESOURCES

Our EPLI policy includes loss prevention resources provided by Littler Mendelson.

Littler Mendelson, one of the nation’s leading employer defense firms, provides legal services and HR resources for employment-related issues to our insureds, such as unlimited access to online reference material and a toll-free helpline. Attorneys from Littler are available to provide confidential consultations regarding employment matters such as terminations, disciplinary actions, and harassment issues.



All products are offered exclusively online through **ProCision**. Progressive-appointed agents can access **ProCision** by visiting ForAgentsOnly.com and selecting **PRODUCTS > EPLI, NPDO, Cyber and More**. Please contact ABA Insurance Services if you are not a Progressive appointed agent.

For more information about our EPLI or other insurance programs, visit abais.com/small-businesses/small-business-overview or contact our small business team at smallbusiness@abais.com.