Why choose a standalone EPLI policy from **ABA Insurance Services** over a BOP EPLI endorsement? Compare the two:

FEATURE	STANDALONE EPLI POLICY	BOP EPLI ENDORSEMENT	WHY?
Defense Outside the Limits Option Available	✓		Attorney fees can be the most expensive part of an employment practices related lawsuit. Standalone policies can provide a "Defense Outside Limits" feature that may effectively double coverage. If this option is selected, defense costs will not erode the liability limit.
			For example, a company would be protected by its policy limit of \$500,000 to cover judgments and settlements PLUS have an additional \$500,000 available to cover defense costs.
Fair Labor Standards Act (FLSA) Coverage Specialized terms in CA	\checkmark		With standalone EPLI, an insured may qualify for a \$25,000 - \$150,000 sublimit of liability for defense costs arising from FLSA (aka wage and hour) claims.
Fewer Exclusions	✓		While coverage varies policy to policy, EPLI endorsements generally have more restrictive exclusions. For example, standalone policies typically cover mental anguish and emotional distress allegations while many EPLI endorsements do not.
Preserves General Liability Limits	\checkmark		An EPLI claim reported to a BOP carrier may reduce the available General Liability limits, jeopardizing coverage when an actual General Liability claim occurs.
Higher Limits of Liability Available	\checkmark		Our standalone EPLI policies are available up to \$2,000,000 versus a BOP EPLI endorsement, which may cap out at \$500,000.

EPLI LOSS PREVENTION RESOURCES

PLUS, ABA Insurance Services' EPLI policy includes loss prevention resources.

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.

Coverage not available in all states. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. For details on the coverage provided by your specific contract of insurance, please refer to your policy. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the D.C. ABA Insurance Services Inc., is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. CA license # 0G63200. © 2021 ABA Insurance Services Inc., dba Cabins Insurance Services in CA, ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 062021.SBM24