



**W E S T R O P E**

## **Executive & Professional Liability Westrope E&O Solutions**

Are you talking to you clients about Third Party Discrimination & Harassment Insurance?

Basics of EPL and 3<sup>rd</sup> party discrimination & harassment:

- EPL claims come from discrimination & harassment against employees
- Third party claims originate from non-employees.
- Non employees include: Customers, Members of the Public, Clients, Vendors, Independent Contractors
- A typical general liability policy will not cover third party discrimination & harassment claims.
- A typical EPL policy may not cover third party discrimination & harassment claims.

What is your client's current coverage?

- Does your client buy EPL?
- Is there third party discrimination & harassment coverage on the policy?
- Does the client understand a third party claim may diminish the EPL limit?
- Should your client buy a separate third party discrimination & harassment policy?
- Should your client buy higher EPL limits?

Is there a third party risk management plan in place?

- Developing a good risk management plan is an important part of reducing risk however, a plan will not eliminate all risk or prevent all lawsuits.
- It is probably cheaper to insure the EPL and 3<sup>rd</sup> party discrimination & harassment risks than pay the consequences for an uncovered loss later.

Industries that are particularly susceptible to third party discrimination & harassment claims :

- |                                  |                             |
|----------------------------------|-----------------------------|
| <b>Banks</b>                     | <b>Restaurants</b>          |
| <b>Colleges and Universities</b> | <b>Real Estate Ventures</b> |
| <b>Hotels and Motels</b>         | <b>Healthcare Industry</b>  |

Contact your Westrope broker now to learn more about this topic and discuss your new business opportunities.

### **Recently Written Accounts**

| <b>Class of Risk</b>       | <b>Line of Business</b> | <b>Premium</b> |
|----------------------------|-------------------------|----------------|
| Law Firm                   | D&O / EPL               | \$300,000      |
| Medical Testing Facilities | D&O (Public)            | \$160,000      |
| Indian Tribal Nation       | Fiduciary / Crime / K&R | \$83,350       |
| PEO                        | EPL                     | \$60,000       |
| Real Estate Investment Co. | Excess D&O              | \$50,000       |
| Food Distributor           | D&O / EPL               | \$45,000       |
| Broker Dealer              | D&O / EPL / Fiduciary   | \$22,825       |
| Managed Care Organization  | E&O                     | \$44,000       |
| Travel Agent (Group Tours) | E&O                     | \$38,700       |
| Construction Manager       | E&O                     | \$24,000       |
| Real Estate Broker/Agent   | E&O                     | \$11,400       |
| Construction Manager       | E&O                     | \$17,000       |
| Nursing Home               | G.L. – Stand Alone      | \$185,000      |
| Pathology Physicians       | Med. Mal.               | \$155,000      |
| Nuclear Medicine Services  | Med. Mal.               | \$54,000       |
| Surgi Center               | Med. Mal.               | \$15,000       |
| Bariatric Clinic           | Med. Mal.               | \$11,000       |
| Assisted Living Facility   | Med. Mal.               | \$ 8,200       |

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