



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

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

**Corporate Office**  
801 W. 47<sup>th</sup> Street, Ste 500  
Kansas City, MO 64112  
(816) 842-8222  
Fax: (816) 842-3081  
[www.westrope.com](http://www.westrope.com)

**Phil Holderness**  
**Dept. Manager**  
**Broker Territory**  
AK, AZ, CA, DC, HI, ID, IN,  
KY, MI, MD, MT, NV, OH, OR,  
UT, VA, WA, WI  
(816) 412-7571  
[pholderness@westrope.com](mailto:pholderness@westrope.com)

**Kathy Gustafson**  
**Broker Territory**  
CO, KS, MN, ND, NM, SD, WY  
(816) 714-7467  
[kgustafson@westrope.com](mailto:kgustafson@westrope.com)

**Jim McCarthy**  
**Broker Territory**  
AL, GA, FL, KY, LA, MO,  
MS, NC, SC, TN  
(816) 714-7448  
[jmccarthy@westrope.com](mailto:jmccarthy@westrope.com)

**Dwayne Saucier**  
**Broker Territory**  
AR, IA, IL, NE, OK, TX  
(816) 714-7473  
[dsaucier@westrope.com](mailto:dsaucier@westrope.com)

**Ben Young**  
**Broker Territory**  
(973) 218-2735  
CT, DE, MA, ME, NJ, NH, NY,  
PA, RI, VT  
[byoung@westrope.com](mailto:byoung@westrope.com)

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