

Employment Practices Liability Coverage



Retaliation. Sexual Harassment. Discrimination. Immigration. These claims, even if proven false can be financially crippling.

Most business owners believe their Business Owners Policy (BOP) covers them in these situations. However, most do not have full Employment Practice Liability Insurance as required by your franchise agreement.

We have designed an exclusive program with special pricing to meet the requirements of your franchise agreement and cover the gaps in your current Business Owners Policy. Not just any Employment Practice Liability policy will meet your contractual requirements.

Our special program provides all of the required coverage, and the details are outlined below.

Employment Practices Liability Coverage:

- 3rd Party Employment Practice Liability coverage for Clients, Vendors and other 3rd parties
- Employment Practice Liability coverage for Sport Clips Franchisor
- Immigration coverage in the event of an Immigration Employment Practice Liability claim
- HR Helpline Services at no charge
- \$500K or \$1M limits dedicated to Employment Practice Liability coverage

Be sure to examine your entire risk profile with us. No business is breach-proof. 55% of small to mid-size businesses have experienced a data breach and the average breach costs \$5.4 million each. Coverage isn't as costly as you may imagine. Be prepared with a Cyber Liability policy.

Cyber/Privacy/Data Breach Coverage:

- 1st Party coverage for your corporation
- 3rd Part coverage for 3rd parties involved in your corporation including Clients
- Identity Theft coverage
- Coverage for an extortion threat
- Data Breach Expense Coverage
- PCI coverage
- Defense coverage for Regulatory Proceedings

SportClips
HAIRCUTS

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INSURANCE AGENCY

Employment Practice Liability Policy Pricing

States	AI, AZ, CO, CT, DC, HI, KS, NJ, NM, OR, PA, TN, WA, WV	CA and NY	All other states
Retention	5,000	5,000	2,500
Limits	Premiums		
\$500,000/\$500,000	1,200	1,500	1,050
\$1,000,000/\$1,000,000	1,400	1,700	1,250

The above chart reflects premiums for admitted policies through United States Insurance. Policies written in AK, LA, NE, NM, OK, & RI will be non-admitted and written with HCC Specialty. Non-admitted policies are subject to additional taxes and fees.

Premiums are based on 20 ratable employees or less. Employees working under 30 hours a week count as a 1/2 employee.

Coverage Includes:

- Comprehensive human resource risk management services provided to all policyholders at no additional cost through HR Pilot
- Third Party Coverage for vendors and guest visiting your SportClips location
- Immigration Coverage which protects you regarding recent immigration reform act
- Franchisor Coverage which provides \$100,000 sublimit for the franchisor

All insureds are required to have the following items in order for the insurance policy to be valid:

- Written employment application
- Anti-harassment policy and procedure
- Anti-discrimination policy and procedure

The premium pricing in the chart above is not valid for franchisees with the following:

- Employment Practice claims or potential claims including Wage and Hour Claims
- Franchisees with over 20 ratable employees

These situation must be reviewed by the insurance carrier on an individual basis to determine if insurance coverage can be offered and if offered might be subject to different premiums or restrictions than what is reflected in the chart.

