

EMPLOYMENT PRACTICES LIABILITY INSURANCEfrom GREAT AMERICAN INSURANCE COMPANY

COVERAGE COMPARISON

Key Coverage	Prior Policy	New Policy	New Policy Variation
Broad Insured Definition	1	✓	
Broad Claim Definition	1	✓	
Broad Loss Definition	1	✓	Adds "most favorable venue" clause
Broad Definition of Wrongful Employment Act	√	✓	
No Past Acts Exclusion	1	✓	
Emotional Distress and Mental Anguish	√	✓	Includes settlement coverage in addition to defense costs
Labor Dispute Coverage		✓	Includes coverage for labor disputes or negotiations (unless subject to collective bargaining agreement)
Unfair Trade Practices		✓	Includes coverage related to unfair trade practices
Retaliatory Coverage	1	✓	
Extended Notice of Claim	1	✓	Allows 90 days for the insured to provide notice of claim
Cancellation Provision	1	✓	Only cancels for nonpayment of premium
Hammer	V	✓	Has a 50% hammer
Illegal Profit / Fraud Coverage	√	✓	Excludes illegal profit and fraudulent acts if and when such acts are shown through final adjudication
Independent Contractor Coverage	√	✓	Offered by Endorsement
Defense Outside Limits	√	✓	Offered by Endorsement
Third Party Coverage	1	✓	Offered by Endorsement
FLSA	√	✓	Offered by Endorsement PLUS the new policy can offer up to \$100,000 sublimit for defense costs for FSLA claims in most states

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