

## COVERAGE COMPARISON

Key Coverage	Prior Policy	New Policy	New Policy Variation
Broad Insured Definition	✓	✓	
Broad Claim Definition	✓	✓	
Broad Loss Definition	✓	✓	Adds “most favorable venue” clause
Broad Definition of Wrongful Employment Act	✓	✓	
No Past Acts Exclusion	✓	✓	
Emotional Distress and Mental Anguish	✓	✓	Includes settlement coverage in addition to defense costs
Labor Dispute Coverage		✓	Includes coverage for labor disputes or negotiations <i>(unless subject to collective bargaining agreement)</i>
Unfair Trade Practices		✓	Includes coverage related to unfair trade practices
Retaliatory Coverage	✓	✓	
Extended Notice of Claim	✓	✓	Allows 90 days for the insured to provide notice of claim
Cancellation Provision	✓	✓	Only cancels for nonpayment of premium
Hammer	✓	✓	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	✓	✓	Offered by Endorsement
FLSA	✓	✓	Offered by Endorsement <b>PLUS</b> the new policy can offer up to \$100,000 sublimit for defense costs for FLSA claims in most states