



Berkshire Hathaway
Specialty Insurance

Employment Practices Liability Insurance

Part of the Executive First® Suite

Introducing Employment Practices Liability Insurance from Berkshire Hathaway Specialty Insurance, part of our Executive First® suite. This policy was designed to be the perfect complement to our Directors & Officers, Fiduciary Liability, and Crime policies. It's crafted with the clear and concise language that you've come to expect from BHSI.

BROAD, MODERN COVERAGE

Our policy provides broad coverage that addresses today's concerns. When developing our policy, we collaborated with the brokerage community to ensure that the final product delivers just what clients want. The policy features an expansive definition of "Employment Practices Violation," including:

- **Wrongful dismissal or termination (actual or constructive);**
- **Sexual or workplace harassment of any kind (including bullying);**
- **Discrimination (including discrimination based on age, gender, race, national origin, religion, sexual orientation, pregnancy, disability, genetic information, or military status)**
- **Retaliation**
- **Wrongful failure to employ or promote**

The policy also includes:

- Coverage for actual or alleged harassment or discrimination against third parties
- Improper internet activity coverage when there has been an actual or alleged employment practices or third party violation through use of social media
- Punitive damages cover in the applicable jurisdiction most favorable to insurability
- No panel counsel requirement – insureds decide which attorney is best for them

**Customizable coverage
for sophisticated,
large commercial and
financial institution
customers.**

LARGE LIMITS AVAILABLE FROM AN INSURER WITH AN UNMATCHED ABILITY TO PAY CLAIMS

- \$25 million in limits
- Financial strength without peer: A++ from AM Best, AA+ from Standard & Poor's, \$311.7 billion in policyholder surplus

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DEEPLY EXPERIENCED CLAIMS AND UNDERWRITING TEAMS WORKING IN TANDEM

Although many carriers talk the talk, BHSI walks the walk. Our business-minded claims team partners with our underwriters, leading to excellent results for clients. All of our EPLI underwriters and claims handlers have extensive experience with complex employment practices liability risks. All claims are adjusted in-house.

ADDITIONAL SERVICES

Policyholders have access to EPL First[®], an online repository of HR training, compliance resources, and attorney-client privileged "helpline" services from employment attorneys at Littler*.

* Littler Mendelson, P.C.

WHEN WE SAY FINANCIAL STRENGTH... We have the ratings and balance sheet to prove it.

Employment Practice Liability Insurance is underwritten on the paper of BHSI's National Indemnity group of companies, which hold financial strength ratings of A++ from A.M. Best and AA+ from Standard & Poor's. As of 06/30/2023, the National Indemnity group of insurance companies had \$490.0 billion in total admitted assets, with \$311.7 billion in policyholder surplus.*

Why Employment Practices Liability from BHSI?

- Broad, contemporary coverage
- Deep underwriting and claims talent
- Flexible, solutions-focused underwriting
- Financial strength (ratings and surplus)
- \$25 million in capacity

* Source: Balance sheets as of 06/30/2023 for the Berkshire Hathaway National Indemnity group of insurance companies.

CONTACTS

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Executive First[®] is a suite of executive liability insurance products designed to provide clear, current and customizable coverage for commercial and financial firms, including those firms with the most complex risk-transfer needs. It currently includes Executive First D&O Liability, Executive First Fiduciary Liability Insurance, Executive First Private Company Portfolio and Nonprofit Organization Portfolio.

Berkshire Hathaway Specialty Insurance (www.bhspecialty.com) provides commercial property, casualty, healthcare professional liability, executive and professional lines, transactional liability, surety, marine, travel, programs, accident and health, medical stop loss, homeowners, and multinational insurance. The actual and final terms of coverage for all product lines may vary. It underwrites on the paper of Berkshire Hathaway's National Indemnity group of insurance companies, which hold financial strength ratings of A++ from AM Best and AA+ from Standard & Poor's. Based in Boston, Berkshire Hathaway Specialty Insurance has offices in Atlanta, Boston, Chicago, Columbia, Dallas, Houston, Indianapolis, Irvine, Los Angeles, New York, Plymouth Meeting, San Francisco, San Ramon, Seattle, Stevens Point, Adelaide, Auckland, Barcelona, Brisbane, Brussels, Cologne, Dubai, Dublin, Frankfurt, Hong Kong, Kuala Lumpur, London, Lyon, Macau, Madrid, Manchester, Melbourne, Munich, Paris, Perth, Singapore, Sydney, Toronto, and Zurich.

For more information, contact info@bhspecialty.com.

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