



HIGHLIGHT SHEET

EMPLOYMENT PRACTICES LIABILITY INSURANCE POLICY FORM TEPL.001 (09/15)

Coverage Highlights

Traditional Employment Practices Liability coverage includes affirmative coverage for:

- Third Party Wrongful Act Coverage
- Wage and Hour Claims Coverage
- Workplace Violence Expenses Coverage
 - covers workplace violence and stalking threat expenses incurred by the corporation
- Workplace Violence Business Income Coverage
 - replaces lost business income due to the suspension of operations related to workplace violence
- Workplace Violence Loss of Life Coverage
 - pays a benefit amount to the estate of an employee who loses their life due to a workplace violence event
- Includes comprehensive coverage for claims arising from the use of Social Media
- Broad definition of claim includes:
 - demands for monetary damages or non-monetary or injunctive relief
 - civil, criminal, administrative, regulatory, mediation or arbitration proceedings
 - any request to toll or waive the statute of limitations
- Definition of loss includes coverage for:
 - compensatory, moral, punitive, exemplary or multiplied damages
 - civil fines, civil penalties or administrative monetary penalties levied against an insured person
 - pre-judgment and post-judgment interest
- Administrative monetary penalties (AMPs) are included in the definition of loss when levied against an insured person. AMPs can be levied against individuals for non-compliance/contravention of legislation and regulations such as the Canadian Anti-Spam Legislation (CASL)
- Insurer has the “duty to defend”
- Policy is written on a “pay on behalf of” basis and not on a “reimbursement” basis
- Contains a “soft hammer” clause
 - insurer continues to pay 75% of defence costs and loss, if the insured declines a proposed settlement
- Spousal and domestic partner liability extension is included
- Non-cancellable by the insurer / 20 days in the event of non-payment of premium
- Insurer must give 60 days’ notice of non-renewal
- Bi-Lateral Discovery Period Extension
- No coinsurance clause
- Affirmative worldwide coverage
- No pollution exclusion
- No nuclear liability exclusion



About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

The Trisura Advantage

At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the EPL line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.