Employment Practices Liability for PEOs

StaffPak

StaffPak understands the unique employment-related dynamics and needs of PEOs and their client companies. Working with our A.M. Best "A" rated carrier, we can tailor an employment practices liability policy to specifically address these exposures, and offer greater customization than a standard EPL policy.

TARGET MARKET

- Professional Employer Organizations (PEOs)

POLICY HIGHLIGHTS

- Retention credit for early settlement
- Bullying and wrongful internet activity added to EPL coverage section
- Punitive damages covered where allowed by law with most favored venue language
- Depositions/trial lost wages and expense reimbursement available
- Surplus lines policies offer coverage flexibility and customization
- Soft hammer clause applies only to client company claims
- Policy is non-rescindable
- Enhanced severability regarding application and exclusions
- Liberalization clause embedded in policy
- CSA compliance certification language
- Coverage structure
- Capacity up to $10M available
- Primary and excess forms available

ENHANCEMENTS

- Coverage extended to clients of insured PEO
- Coverage extended to independent contractors of client companies by endorsement
- Flexible payment installment plan available

RISK MANAGEMENT AND LOSS CONTROL

- Loss control tools available at no cost to policyholders

QUOTING REQUIREMENTS

- StaffPak application or competitor application
- Copy of employee handbook or HR policies/procedures
- Client Service Agreement (CSA)

LIMITS

- Separate limits available to the PEO and client companies
- Sublimit for Immigration Reform and Control Act violations
- Additional $1M in claims expense coverage
- Sublimit for workplace violence
- Third-party coverage (PEO and client companies)

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The features listed here are available to qualifying PEOs.

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