



Terms and Conditions

The EPLI policy is one of the broadest on the market. Some highlights include:

- Third party coverage offered for no additional premium
- Punitive damages coverage with “most favorable jurisdiction” wording at no additional premium
- Defense outside limits option is offered
- Broad definition of employee
- Spousal extension applied to all insureds
- Automatic coverage given to entity formed during policy period
- Bilateral ERP - Insured has 30 days to request the ERP & 45 days to pay for it. 125% for 2 years & 150% for 3 years
- Potential Claims may also be reported during the ERP
- Automatic coverage for up to 60 days for newly acquired entities & no additional premium charged after if this results in less than 25% employee increase
- No WARN exclusion
- No Strikes and Lockouts exclusion
- No Downsizing exclusion
- No Intentional Acts exclusion
- No Co-Payment exclusion
- Only cancelable for premium non payment
- Prior acts coverage
- Insured has 90 days to report a claim
- ‘Hammer Clause’ diluted to 80/20
- Very competitive commission
- Underwriters will pay 100% of the defense costs for single plaintiff wage and hour Claims as long as there is at least 1 covered allegation
- Free Helpline service

Law Firm Partnership — LMV

The CRC PRO EPLI Program has been in existence for over 10 years. CRC PRO has partnered with the law firm of Lehr Middlebrooks & Vreeland, P.C. (LMV) to offer one of the most competitive EPL products available today. LMV will provide innovative assessment and risk reduction protocols, in addition to the loss control tools necessary to avoid costly lawsuits. When you purchase an EPLI policy through CRC PRO and agree to utilize the services of LMV, you will automatically receive a substantial discount to your EPL premium. LMV will also be our first choice for defense counsel in event of a claim.

- A free audit of the Insured’s policies and procedures.
- A free telephone retainer with LMV which enables the Insured to contact LMV whenever employment advice is needed.

Contact Information

Contact Your CRC PRO Broker Today for More Information



www.crcins.com