



EMPLOYMENT PRACTICES LIABILITY INSURANCE

For the business owner who has employees

CITA Insurance Services, a leading national provider

We offer an employment practices liability insurance program for business owners. Coverage provides protection for you from claims made by employees, former employees or applicants. This product is backed by the security of an insurance carrier rated A (Excellent) XV by AM Best & Co. Place your coverage with a leader, CITA Insurance Services.

- **Coverage for claims** made against you for acts of discrimination, harassment, and inappropriate employment conduct by an insured against an employee, former employee or applicant.
- **Insured includes** you, your business entity, along with your employees, executive officers, directors, and trustees while working on your behalf. Status as an insured is determined by the date of the actual or alleged act.
- **Coverage includes** claims resulting from prior acts performed as long as there was no knowledge of the actual or alleged act before the inception date of coverage.
- **Extended Reporting Period** to report claims is available for 12, 24, or 36 months.
- **Limits available** from \$100,000 up to \$500,000.
- **Deductibles available** from \$2,500 up to \$10,000.
- **Eligible for product:** Businesses with Employees
- **Third party coverage** is available for most types of business classes.
- **Risk Management:** free web-based risk management resource
- **Simple application process**
- **Affordable rates!**

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This literature is descriptive only and is being provided solely for informational purposes. It is not intended nor should it be construed as legal, business, insurance, or other advice. Actual issuance of coverage is subject to underwriting.

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