

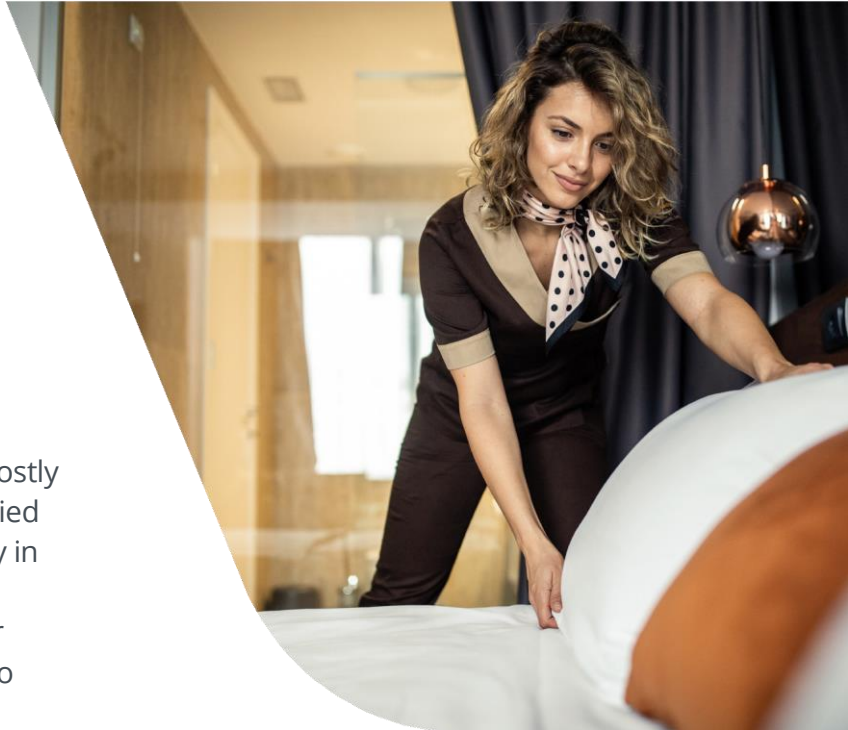


Employment Practices Liability (EPL)

FOR CHOICE BRANDED HOTELS

IMA partnered with an A+ rated carrier to create a competitive and comprehensive Employment Practices Liability insurance program available to Choice Hotel franchisees.

Employment Practices Liability insurance can fill costly coverage gaps. Employment risks are real and varied and claims of wrongdoing are taken very seriously in a court of law. The impact of these claims can be harmful to your bottom line, regardless of their legitimacy. Furthermore, these issues don't have to reach a court of law to have a financial impact on your company.



KEY BENEFIT

ACCESS TO FISHER & PHILLIPS

One of the key benefits of this coverage is access to Fisher & Phillips, an employment law firm, for risk management/mitigation questions on situations that are NON-URGENT in nature (i.e. State Laws, FMLA, Complaint Investigations).



Program Details

COVERAGE:

Employment Practices Liability is coverage that provides settlements and defense costs to protect your firm against lawsuits alleging certain workplace torts or discrimination.

LIMITS:

+ \$1,000,000 per policy

DEDUCTIBLE:

+ Varies based on location

PROGRAM COSTS	
PREMIUM BY EE COUNT	NON-CA
< 20 Employees	\$979
20-50 Employees	\$1,909
> 50 Employees	UW referral >50 Employees
CA	
< 20 Employees	\$4,893
20-50 Employees	\$6,116
>50 Employees	UW referral >50 Employees



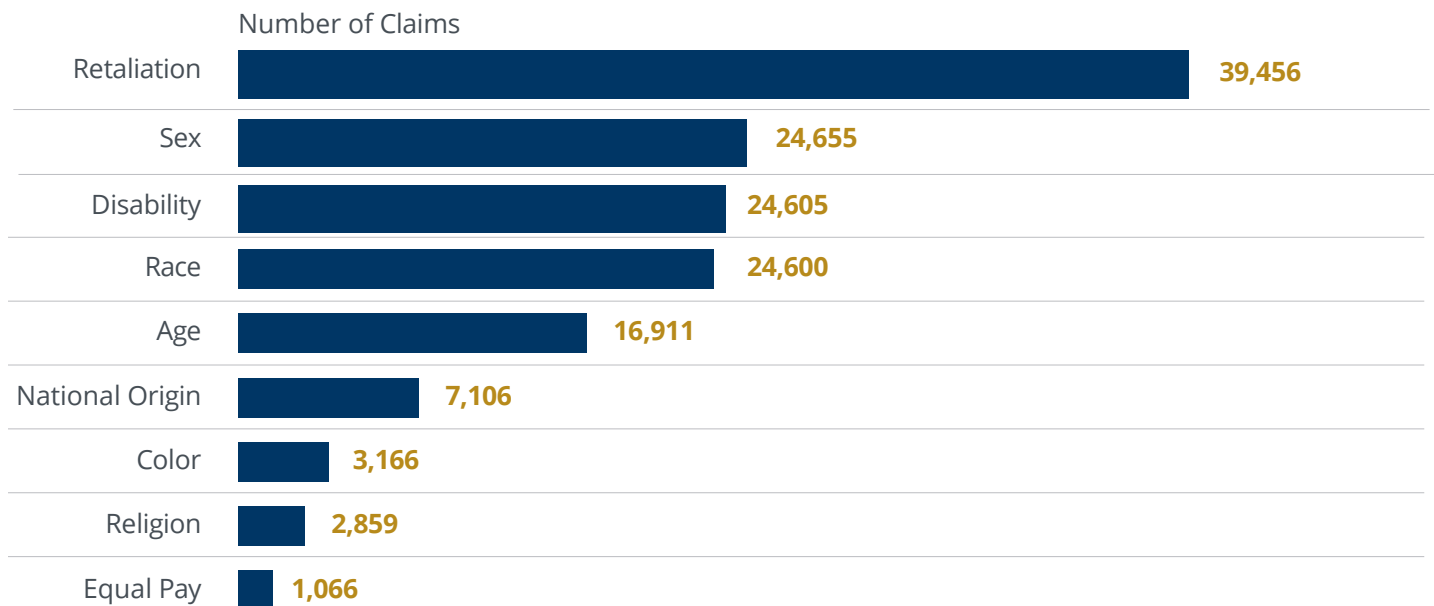
Program Enhancements

- + Names Franchisor as Co-Defendant
- + Immigration Defense
- + Wage and Hour Defense (Optional)
- + Workplace Violence Sub-limit
- + Independent Contractors included in definition of Employee

Hospitality Exposures



The most common EPL Claims* according to the EEOC:



As of the end of the 2020 fiscal year.

Third-Party Claim Example

INAPPROPRIATE ADVANCES

A guest makes an allegation that a front desk agent makes inappropriate advances to a customer while checking in.

DISCRIMINATION

A housekeeper allegedly waits to clean a room based on a customer's visible ethnicity, giving priority to one ethnicity over other ethnicities.

DISCRIMINATION

A guest makes an allegation that a front desk worker refuses to serve non-native English-speaking customers because they find their accents difficult to understand.

Contact the IMA Team



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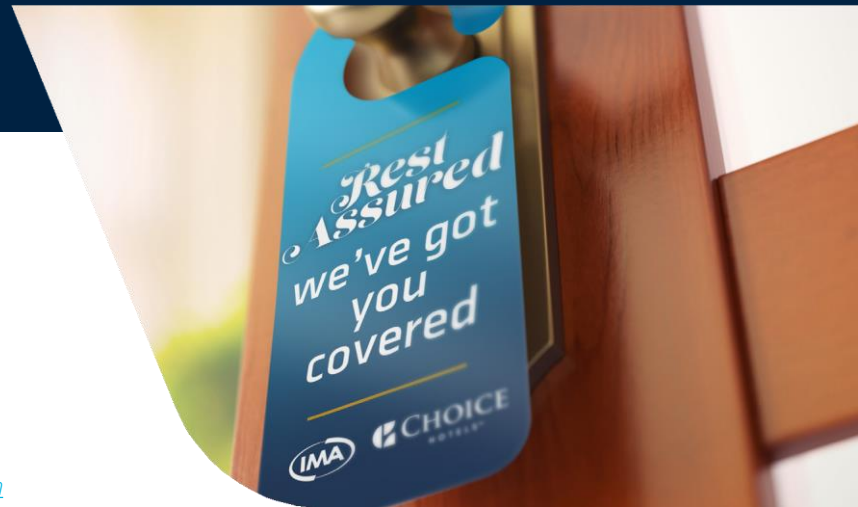
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