

5Star Employment Practices Liability



The 5Star Employment Practices Liability Insurance (EPLI) Program provides standalone, duty to defend coverage for employment related claims such as harassment, discrimination and wrongful termination. This program is designed for most classes of small to mid-sized accounts and we specialize in hospitality and franchise business. The 5Star EPLI Program provides the stability of one of the largest and most financially sound insurance companies in the world while offering personal service and exceptional claims handling.

Eligible Classes*

Most Classes Eligible, Preferred Classes Listed Below :

- Restaurant Franchise
- Restaurants/Hotels
- Law Firms
- Medical Groups (Including Nursing Homes)
- PEO's
- Employee Leasing and Temporary Help
- Transportation Related Business
- Contractors
- Manufacturing/Wholesale

Program Highlights

- Optional Wage & Hour and defense outside limits coverage
- A XV rated carrier
- Broad Policy Form
- Pure Claims Made Policy – formerly claims made and reported
- Exceptional Claims Handling
- Full Prior Acts Coverage - Even for First Time Buyers
- Optional Third Party and Punitive Damages Coverage – Now Lower AP's
- 5Star Helpline™ *5Star Helpline is a Complimentary Specialized Loss Prevention Service which Includes Live Attorney Advice, HR Alerts, Web Resources and More*

Available Products

- Stand-Alone EPLI
- Restaurant Franchise EPLI

Program Parameters

- Firms with up to 1,000 Full Time Equivalent Employees (can refer for larger)
- Specializing in firms with 10-250 Employees needing limits of \$500,000 - \$2,000,000
- Limits: \$250,000 to \$5,000,000
- Retentions/Deductibles as low as \$2,500
- Minimum Premium: \$1,500 - lower for Franchise or Associations

Ineligible Classes*

- Casinos
- Churches
- Government Entities/Municipalities, Social Services
- Schools/Colleges
- TV/Media, Entertainment

Availability

- Nationwide

**Including but not limited to those listed*

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI • **Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166

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