



	EPD	EPLI
Coverage:	\$50,000	\$250,000 / \$500,000 / \$1,000,000
Deductible:	\$ 5,000 (each event) \$10,000 (maximum aggregate)	\$ 10,000 (MEDGUARD/EPD Primary)
Co-Insurance:	25%	25%
Notification Period:	60 Days	60 Days
Policy Period:	Calendar Year	Calendar Year
Coverage Agreement:	Legal Expense	Legal Expense Fines or Penalties

Policy Conditions Relating to Wrongful Employment Act:

Wrongful Employment Act means any of the below, whether actual or alleged, but only if employment-related and claimed by or on behalf of an Employee, and only if committed or allegedly committed by any of the Insureds in their capacity as such:

- a) wrongful discharge or termination, whether actual or constructive, of an employment relationship;
- b) wrongful demotion, wrongful failure to hire, misrepresentation, promissory estoppel and intentional interference with contract, which arise from an employment decision to employ, terminate, evaluate, discipline, promote or demote;
- c) defamation, infliction of emotional distress or mental anguish, humiliation, false imprisonment, invasion of privacy and other personal injury allegations which arise from the terminating, disciplining, promoting or demoting of an Employee;
- d) breach of an implied employment contract and breach of the covenant of good faith and fair dealing in such implied employment contract;
- e) Discrimination;
- f) Harassment;
- g) Violation of the Family Medical Leave Act or similar state or local law;
- h) Violation of the Uniformed Services Employment and Reemployment Rights Act;
- i) Breach of an employee’s federal, state, or local civil rights including but not limited to any violation of the Civil Rights Act of 1886 or 42 U.S.C. Section 1983;
- j) Retaliation against any Insured;
- k) Wrongful deprivation of career opportunity, negligent evaluation, or failure to grant tenure; or
- l) Improper disclosure of confidential Employee information resulting in identity theft.

**Above explanations are for summary purpose. Not to be construed as binding.
Please read your policy!**