



Employer's Comp Associates, Inc.

A Road to a Better Alternative

EPL Defense Shield Program

A Simple & Inexpensive Insurance Policy That Could Save Your Company!!

EPL Defense Shield is an insurance policy offered to small businesses with 25 or fewer employees. This policy provides coverage for the costs to defend an employment practice liability (EPL) lawsuit such as harassment, wrongful termination or discrimination. These types of lawsuits could potentially close the doors to small business companies. We offer three levels of coverage to better protect your client; Silver, Gold and Platinum.

Applicant Name: _____

* Please select appropriate group size and coverage level to bind

Coverage Level	Employee Count	Coverage Description	Limit of Liability	Retention	Premium
SILVER					
<input type="checkbox"/>	1 - 14	Defense Only	\$25,000	\$1,000	Annual Premium: \$275.00 Administration Fee: 25.00 SL Tax 4.85%: 14.55 Stamping Fee 0.06%: 0.18 Grand Total: \$314.73
<input type="checkbox"/>	15 - 25	Defense Only	\$25,000	\$1,000	Annual Premium: \$400.00 Administration Fee: 25.00 SL Tax 4.85%: 20.61 Stamping Fee 0.06%: 0.26 Grand Total: \$445.87
GOLD					
<input type="checkbox"/>	1 - 14	Defense Only	\$50,000	\$5,000	Annual Premium: \$360.00 Administration Fee: 25.00 SL Tax 4.85%: 18.67 Stamping Fee 0.06%: 0.23 Grand Total: \$403.90
<input type="checkbox"/>	15 - 25	Defense Only	\$50,000	\$5,000	Annual Premium: \$525.00 Administration Fee: 25.00 SL Tax 4.85%: 26.68 Stamping Fee 0.06%: 0.33 Grand Total: \$577.01
PLATINUM					
<input type="checkbox"/>	1 - 14	Defense Only	\$50,000	\$2,500	Annual Premium: \$450.00 Administration Fee: 25.00 SL Tax 4.85%: 23.04 Stamping Fee 0.06%: 0.29 Grand Total: \$498.33
<input type="checkbox"/>	15 - 25	Defense Only	\$50,000	\$2,500	Annual Premium: \$675.00 Administration Fee: 25.00 SL Tax 4.85%: 33.95 Stamping Fee 0.06%: 0.42 Grand Total: \$734.37

Total Number of Employees _____ Address: _____

D & B #: _____

Applicant Signature _____ Date _____ Agent Signature _____ Date _____

AIG Small Business is a unit of the property and casualty insurance companies of American International Group, Inc. ("AIG"). Insurance underwritten by member companies of AIG. The descriptions herein are summaries only. They do not include all terms, conditions, and exclusions of the policy described. Please refer to the actual policy terms, conditions, and exclusions. Coverage is not available for entities domiciled in New York or California, and may not be available in all other jurisdictions. Issuance of coverage is subject to underwriting, including confirmation of the prospective insured's employee count and state of domicile. If a policy is issued, it will be on a surplus lines basis and issued by a non-admitted insurance company. Non-insurance products may be provided through independent third parties.