

Employment Practices Liability (EPL)

Product Description	Employment Practices Liability insurance provides coverage to companies and individuals against loss (damages and defense costs) arising out of employment practice disputes. Common claims allege discrimination, sexual harassment, wrongful termination, breach of employment contract, and wrongful discipline.
Preferred Classes	<ul style="list-style-type: none"> ◆ Financially solid privately held corporations and not-for-profit organizations ◆ Companies with 25 to 500 employees ◆ Not-For-Profits include: ◆ Privately held corporations in the following industries: manufacturing, technology, communications, chemical, transportation, wholesale, personal and business service firms, contractors
Excluded Classes	<ul style="list-style-type: none"> ◆ All tobacco accounts, gun manufacturers and distributors, asbestos related accounts, check cashing establishments, bars and unions ◆ Not-For-Profits: ◆ Managed care organizations (HMOs, PPOs, medicare plans, medical TPAs) ◆ For-Profit nursing homes and For-Profit hospitals ◆ Third party administrators ◆ Auto dealers, law firms, employee leasing companies and PEOs
Classes written elsewhere in CNA (See Reference Guide for contacts)	<ul style="list-style-type: none"> ◆ Publicly traded commercial corporations ◆ Financial Institutions such as money centers and regional banks, capital markets, insurance companies, etc. ◆ REITS ◆ Architects & Engineers and accountants ◆ Accounts with less than 25 employees can be added to a CNA BAPP policy (Not available in all states) ◆ Small colleges and universities ◆ Mortgage bankers & brokers

Areas of Practice		National Programs	
Target Areas of Practice		National Programs	Association & Producer
Advertising Agents	Interior Decorators	Coaches (personal and executive)	International Association of Coaches IAC Acordia of Cincinnati is the endorsed agent
Answering Services	Lease Brokers	Document Destruction Services	National Association of Information Destruction Horizon Insurance Agency is the endorsed agent
Arbitrators/Mediators	Litigation Support	Graphic Designers	Victor O. Schinnerer
Authors	Management Consultants	Property Managers Residential	Ian H. Graham
Bookkeepers	Mapping Services	Training Distributors	Inscope Training Distributors USI – MidAtlantic is the endorsed agent
Broadcasters	Marketing Consultants		
Business Brokers	Meeting Planners		
Call Centers	Message Services		
Claims Adjusters	Multimedia Firms		
Collection Agents	Payroll Processing		
Courier Service	Premium Finance Cos.		
Court Reporters	Printers (non-financial)		
Credit Bureaus	Property Managers Commercial		
Custom House Broker	Public Relations Firms		
Document Storage	Publishers		
Educational Testing	Student Loan Administrators		
Executors	Tax Preparers		
Expert Witnesses	Technology		
Foreclosure Agents	Telecommunications		
Franchisors	Telemarketing		
Freight Forwarders	Translators		
Hotel Managers	Travel Agents		
Human Resources Consultants	Trustees		