



# Target

Professional Liability

## Employment Practices Liability Insurance Customized Programs for Restaurant Franchisees

This Program is designed to meet the unique coverage needs of franchise owner-operators for their franchisees. Our **NEW EPLI Policy as of 3/18** makes the Program better than ever:

- \$25,000 OSHA sublimit at no additional premium
- Wrongful Acts now include Social Media
- Consent to Settle changed from 70/30 to 80/20
- Minimum Earned Premium reduced from 25% to 5%

*And much more!*

### PROGRAM HIGHLIGHTS

- Program available in all states
- Insurance carrier partner rated Excellent

#### Broad policy form includes:

- 3rd Party Harrassment/Discrimination (including ADA and Class Action Coverage)
- Punitive Damages (with most favorable venue wording)
- Franchisor Coverage with \$100,000 Sublimit
- Continuity Date Coverage (Back to earliest date coverage was purchased)
- Retention Reduction Endorsement (50% deductible decrease if counsel consulted)
- Employment Event Coverage with Sublimit

*No Exclusions for Intentional Acts, Downsizing, or Class Actions*

*No Limit on Number of Employees or Location of Franchise(s)*

### ADDITIONAL COVERAGE FOR QUALIFIED FRANCHISEES

- Wage and Hour Coverage
- Immigration/IRCA Coverage
- Employee Privacy Coverage

### PROGRAM PARAMETERS

- Defense Outside the Limits
- Coverage Limits from \$250,000 to \$1 Million / \$3 Million
- Deductible Options: \$5,000, \$10,000, or \$25,000

### RISK MANAGEMENT PROGRAM

HR Risk Assist is an exciting and comprehensive program offered at no additional premium to every EPLI insured. It includes:

- Training programs
- Unlimited advice from HR experts
- Employee handbook updates
- Many online resources

### SUBMISSION REQUIREMENTS

- Signed and dated application (Available at [TargetProIns.com](http://TargetProIns.com))
- Email submissions to [EPLI@TargetProIns.com](mailto:EPLI@TargetProIns.com), or fax to 866.720.5003

### PROGRAM CONTACT

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