

Employment Practices Liability that puts *flexibility* and *security* to work.

Understanding the complexities of employment practices exposures in professional firms takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the unique employment environments of professional firms. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your clients — all driven by a team of underwriting and claims attorneys who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our employment practices liability team led by former practicing employment lawyers. They combine extensive experience working with the legal and professional communities with a keen understanding of the business and culture. And they are there to provide support during the underwriting process and in the event of a claim.

Eligible Risks

- Law firms and other professional firms including accountants, architects, and engineers with five (5) or more employees
- Firms with any business organization structure - partnerships, corporations, professional associations - fit our program

Limits

- \$10M in capacity
- Primary and excess coverage available

Specialized Protection and Features

- Wrongful Employment Act includes broad definitions of discrimination, harassment, retaliation, workplace tort, and wrongful termination
- Punitive damages coverage - most favorable venue affirmation where insurable by law
- Coverage for harassment or discrimination claims by third parties
- Claims brought by firm owners for Wrongful Employment Acts are covered
- Choice of counsel available for qualified firms; pre-approved counsel is also available
- Defense cost coverage for violations of WARN, COBRA, disability benefits law, workers compensation, unemployment compensation, or similar laws when alleged in connection with a covered claim
- Coverage for discrimination and retaliation claims alleged in connection with non-covered violations of federal, state, or local wage and hour laws
- Claim reporting obligation is triggered only when certain individuals within the firm become aware of the claim
- Innocent insured protection
- Full prior acts coverage available
- Worldwide coverage
- Non-cancelable except for nonpayment of premium

Professional Liability

Employment Practices
Liability



Our Employment Practices program includes:

- ➔ Tailored underwriting solutions for small to large professional firms
- ➔ Responsive, professional handling of sensitive claims matters
- ➔ Unparalleled customer service

Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

onebeaconpro.com

Employment Practices Liability

Experience a unique level of commitment

A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our claims team that makes it possible.

Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Financial Services
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers' compensation coverages are also available for financial institutions.

About OneBeacon: OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's

At OneBeacon Professional Insurance, we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, we have transitioned to an approved access distribution model. One that focuses our efforts on building the strongest possible relationships with selected producers. A broker office may be approved for access to one or more of our underwriting divisions.

In addition, our distribution network includes specialized wholesalers. This makes our products and services accessible to all other agents and brokers.

To discuss how your office can obtain direct access, please email us at OBPIProducerAccess@onebeacon.com

OneBeacon

PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit onebeaconpro.com for a list of underwriting contacts.

Submit risks to:
OBPIsubs@onebeaconpro.com
or fax us at: **866.299.0910**

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For questions regarding our Employment Practices products:

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Our support for your cross-selling opportunities:

- ▶ Lawyers Professional Liability
- ▶ Design Professional
- ▶ Commercial Lines property and casualty coverages for small and mid-size businesses