



Employment Practices Liability Insurance



P.O. Box 768 Hendersonville, TN 37077
800-768-7475 Fax (615) 264-3980
www.bsris.com

EMPLOYMENT PRACTICES LIABILITY APPLICATION

All questions must be answered and application must be signed by the Chairperson or President of Applicant.

This is an application for a claims made policy. Please read your policy carefully.

Defense Costs shall be applied against the retention.

1. Name of Applicant: _____
 Primary Address: _____
 City: _____ State: _____ Zip: _____
 Website Address: _____

2. Person to receive all notices on behalf of the Insured:
 _____ Title: _____ Email Address: _____

3. Does the Applicant have more than one location? Yes No
 Are there any locations in Louisiana or outside the U.S.? Yes No
 If there is more than one location, please attach a list of all locations, including the address and the number of employees at each.

4. Is the Applicant a Subsidiary of another organization? Yes No
 Name of Parent: _____ Location: _____

5. Is the Applicant a franchisee of another organization? Yes No

6. Description of Operations: _____

7. Total number of Employees.	Current 12 months	Prior 12 months	Anticipated next 12 months (If operating less than 3 years)
Full Time:	_____	_____	_____
Part Time:	_____	_____	_____
Temporary/Seasonal:	_____	_____	_____
Independent Contractors:	_____	_____	_____
Leased:	_____	_____	_____

8. Has the Applicant been in business longer than three years? Yes No

9. Has the Applicant closed, downsized, laid off, reduced staff, sold, merged or acquired any company in the past 12 months? Yes No
 Does the Applicant anticipate doing so in the next 12 months? Yes No
 If yes to either, please attach details.

10. Do more than 50% of all Employees currently earn more than \$75,000? Yes No
 Exception-Consultants: Do more than 50% of all Employees currently earn more than \$100,000? Yes No

11. Does the Applicant currently carry Employment Practices Liability Insurance? Yes No
 If yes, provide the following:

Name of Insurer	Limits	Policy Period	Deductible/Retention	Premium	Retroactive date
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12. Does the Applicant want any Subsidiary(s) covered? Yes No
 Is the Subsidiary(s) at least 50% owned by the Applicant? Yes No
 Does the Subsidiary(s) fall within the same class of business as the Applicant? Yes No
 Have the Employees of the Subsidiary(s) been included in your total Employee count? Yes No
 Please provide name(s) of the Subsidiary(s).

13. Within the last 5 years has any employment related, or third party discrimination, or third party harassment inquiry, complaint, notice of hearing, claim or suit been made against the Applicant or any person proposed for Insurance in the capacity of either Director, Officer or Employee of the Applicant? Yes No

If "Yes," please complete a United States Liability Insurance Group Supplemental claim application for each claim.

14. Is any person proposed for this Insurance aware of any fact, circumstance or situation which may result in an employment claim or third party discrimination or third party sexual harassment claim against the Applicant or any of its Directors, Officers or Employees? Yes No

If "Yes," please complete a United States Liability Insurance Group Supplemental claim application for each claim.

15. Does the Applicant have an Email/Internet Policy currently in place? Yes No
If no, is the Applicant willing to implement one? (Sample can be provided by the Company) Yes No

A premium credit will be applied for having, or agreeing to implement, an Email/Internet Policy.

Please submit a copy of current or newly implemented policy within 21 days after the inception date of this insurance.

Mandatory Written Employment Policies.

Does the Applicant have an Anti-Discrimination and Anti-Harassment Policy currently in place? Yes No

If "yes", does it include:

1. A definition of "Sexual Harassment" as well as Harassment in general? Yes No

2. At least two positions (e.g. President and HR Manager) to whom an Employee can report allegations of Discrimination or Harassment? Yes No

3. Is it distributed to all Employees for them to read and then sign in acknowledgement? Yes No

If you answered "yes" to all of the above, you do not need to submit a copy to us.

If you do not have an Anti-Discrimination and Anti-Harassment Policy or answered "no" to any of the above, please (1) implement, (2) distribute to all Employees and (3) forward to us such a policy containing the above provisions within 21 days after the inception date of this insurance (sample can be provided by the Company). Failure to do so will result in rescission of the binder for this insurance.

Virginia Notice: You have an option to purchase a separate limit of liability for the extension period, Policy common conditions VII. If you do not elect this option, the limit of liability for the extension period shall be part of the and not in addition to limit specified in the declarations. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Minnesota Notice: The clause "and/or authorization or agreement to bind the insurance." is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Missouri and Arkansas Disclosure Notices: I understand and acknowledge that this policy contains a defense within the limits provision which means that "defense costs" will reduce my limits of insurance and exhaust them completely. Should that occur, I shall be liable for any further legal "defense costs" and damages. This provision applies to the directors and officers liability coverage part and also applies to the employment practices liability coverage part if I have more than 200 employees or if my limits of liability are less than \$500,000.

Signed and accepted by the insured: _____
Signature of President or Chairman

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

New York Disclosure Notice:

This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged wrongful acts that took place prior to the retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extended reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration of this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

If the primary address of the location listed in item #1 is in the state of **New York, Iowa or Florida**, the states of **New York, Iowa and Florida** require that we have the name and address of your (insured's) authorized Agent or Broker.

Name of authorized Agent or Broker _____

Address _____

Agent or Broker License number _____

Mail completed Application through local Agent or Broker to: _____

The undersigned represents that to the best of his/her knowledge and belief the particulars and statements set forth herein are true and agrees that those particulars and statements are material to acceptance of the risk assumed by the Company. The undersigned further declares that any changes to the information contained in this application prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The Company is hereby authorized, but not required to make any investigation and inquiry in connection with the information, statements and disclosures provided in this application. The decision of the Company not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Company and shall not estop the Company from relying on any statement in this application. The signing of this application does not bind the undersigned to purchase the insurance, nor does the review of this application bind the Company to issue a policy. It is understood the Company is relying on this application in the event the Policy is issued. It is agreed that this Application, including any material submitted therewith, shall be the basis of the contract should a policy be issued and it will be attached and become a part of the policy.

Signature: _____
(Chairperson of the Board or President)

Name: _____

Title: _____ Date: _____