



EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE Supplemental Declarations – New York

Policy Number:
Account Number:
Named Insured:

Agent #:

NOTICE

- **THIS IS A CLAIMS-MADE POLICY. EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS EPL COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE EPL COVERAGE PERIOD. VARIOUS PROVISIONS IN THIS EPL COVERAGE RESTRICT COVERAGE. PLEASE READ THE ENTIRE EPL COVERAGE FORM CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.**
- **PLEASE NOTE THAT DEFENSE COSTS ARE CONTAINED WITHIN THE LIMIT OF LIABILITY AND THE DEDUCTIBLE. THIS MEANS THAT THE LIMIT OF LIABILITY AND THE DEDUCTIBLE SPECIFIED IN THE SUPPLEMENTAL DECLARATIONS OR POLICY DECLARATIONS OF THIS EPL COVERAGE SHALL BE REDUCED, AND MAY BE COMPLETELY EXHAUSTED, BY DEFENSE COSTS. IN THE EVENT THAT THE LIMIT OF LIABILITY IS EXHAUSTED, THE INSURER SHALL NOT BE LIABLE FOR DEFENSE COSTS OR FOR ANY DAMAGES, JUDGMENTS OR SETTLEMENTS.**

EPL Coverage Period:	From: To:	At 12:01 A.M. Standard Time at <i>your</i> mailing address shown on the Declarations page of this policy.
EPL Aggregate Limit of Liability:	\$	Annual aggregate for all <i>loss</i> combined, including <i>defense costs</i> .
EPL Deductible Amount:	\$	For <i>loss</i> arising from <i>claims</i> or <i>suits</i> alleging the same <i>wrongful employment act</i> or <i>related wrongful employment acts</i> , or the same <i>third party violation</i> or <i>related third party violation</i> if <i>third party violations</i> are shown as covered.
EPL Retroactive Date:		If no date is shown, <i>we</i> will consider the EPL Retroactive Date to be the date of organization of the <i>named insured</i> . The EPL Retroactive Date will remain the same through all subsequent renewals and any applicable Extended Reporting Period(s).
EPL Coverage Premium:	\$	EPL Premium for the EPL Coverage Period.
Third Party Violations Premium (Optional):	\$	If coverage for <i>third party violations</i> has been paid for, the premium will be shown and coverage is in force. Otherwise, there is no coverage available for <i>third party violations</i> .
TOTAL EPL COVERAGE PREMIUM:		\$

This insurance does not apply to *loss* arising out of a *wrongful employment act* or *third party violation* that arises out of incidents or circumstances of which *you* had knowledge prior to the effective date of this EPL Coverage or the first EPL Coverage Form issued by *us* of which this EPL Coverage is an uninterrupted renewal.

THE PREMIUM CHARGED FOR THE ONE (1) YEAR OPTIONAL EXTENDED REPORTING PERIOD WILL BE 98% OF THE CURRENT POLICY'S PREMIUM IN THE EVENT THAT THE POLICY IS TERMINATED ON THE NEXT ANNIVERSARY DATE.