

EMPLOYMENT PRACTICES LIABILITY



NEW LIFE AGENCY, INC.
Insurance Agency

Lloyd's Coverholder



For
IVF Centers
Surrogate Agencies
Egg Donor Agencies
ART Professionals
Assisted Reproduction Professionals

Uses
Discrimination, Harassment,
Wrongful Termination, Retaliation,
Prior Acts Coverage, Punitive Damages

***Offering Broad Coverage for
Employment Related Claims***

**Announcing
Over 1550 Births
and 10 years exclusively
serving the Reproductive
Community through our
Insurance Policies!**

EMPLOYMENT PRACTICES LIABILITY

■ EPLIGuard Plus Insurance Plans

We understand the exposure so that you can properly insure your risk.

New Life Agency understands the Employment Practices Liability in your industry and is prepared to insure you against your current and future exposures.

We have underwritten a family of Employment Practices Liability insurance products exclusively for the Assisted Reproduction professionals where a Directors and Officers Liability policy is an option of coverage.

New Life Agency is happy to offer a Risk Management Service available to all EPLI insured's at no additional cost.

Provides an unlimited HR support center, on-line training programs, and Internet-based HR Management system features and tools.

■ EPLI writeNOW!

EPLI writeNOW! Provides an Employment Practices Liability Insurance program for IVF Clinics, Surrogate Agency's, Egg Donor Agency's and all Professionals in the Assisted Reproduction industries.

■ Plan Premium and Deductible

Simplified underwriting allows us to present quotes immediately to you as shown below.

Deductible	Number of Employees	\$300/\$300 Limit	\$500/\$500 Limit	1MM/1MM Limit
\$5,000	1-10	\$1,250	\$1,625	\$2,500
\$5,000	11-20	\$1,375	\$1,788	\$2,750
\$5,000	21-30	\$2,003	\$2,604	\$4,006
\$5,000	31-40	\$2,742	\$3,565	\$5,485
\$5,000	41-50	\$3,468	\$4,509	\$6,937
\$5,000	51-60	\$4,176	\$5,429	\$8,352
\$5,000	61-75	\$5,042	\$6,555	\$10,085

EMPLOYMENT PRACTICES LIABILITY

EPLI writeNOW! Plus

EPLI writeNOW! Plus provides an Employment Practices Liability Insurance program with a Third Party coverage included for IVF Clinics, Surrogate Agency's, Egg Donor Agency's and all Professionals in the Assisted Reproduction industries.

Plan Premium and Deductible

Simplified underwriting allows us to present quotes immediately to you as shown below.

Deductible	Number of Employees	\$300/\$300 Limit	\$500/\$500 Limit	1MM/1MM Limit
\$5,000	1-10	\$1,563	\$2,031	\$3,125
\$5,000	11-20	\$1,719	\$2,234	\$3,438
\$5,000	21-30	\$2,504	\$3,255	\$5,008
\$5,000	31-40	\$3,428	\$4,456	\$6,856
\$5,000	41-50	\$4,335	\$5,636	\$8,671
\$5,000	51-60	\$5,220	\$6,786	\$10,440
\$5,000	61-75	\$6,303	\$8,194	\$12,606

Summary of Benefits

Broad Coverage	Broad coverage language for employment-related claims such as discrimination, harassment, wrongful termination, hostile work environment, failure to hire or promote, wrongful demotion, negligent evaluation, deprivation of career opportunity, retaliation, wrongful discipline, etc.
Part-Time Worker and Contractor Coverage	Insures the entity as well as all employees, including part-time, temporary, leased, seasonal and independent contractors who work exclusively for the insured.
Third Party Coverage	100% Third Party coverage available. Applies only to EPLI writeNOW! Plus.
Wage and Hour Defense Coverage	Wage and Hour defense coverage by endorsement for no AP - (Not available to public entities and unions)
Prior Acts Coverage	100% prior acts coverage is included; excluding prior knowledge and any pending and/or prior litigation.
Intentional Acts Coverage	100% intentional acts, downsizing, dishonesty, fraud or violation of law.
Punitive Damages Coverage	Punitive damages coverage where insurable by law
Worldwide Territory	Worldwide territory
Identity Theft Coverage	Improper disclosure of confidential Employee information resulting in identity theft.
Risk Management Services	Free NAS HReSource®: Risk management services available to all EPL insured's at no additional cost. Provides an unlimited HR support center, on-line training programs, and Internet-based HR Management system features and tools.

This is not intended to be a completed outline of coverage. Actual wording and premium may change without notice. Underwriters reserve the right to modify terms and benefits at the time of underwriting.



■ Qualifications and Exclusions

Qualifications:

Must have a minimum of 3 full-time employees and no more than 75 full-time employees. (Full-time employees count as 1 employee. Part time employees count as 1/2 an employee. Seasonal and temporary employees count as 1/3 an employee). Must not have experienced any employment-related claims/incidents, whether insured or not (excluding workers compensation claims), or been named as a defendant or respondent before any Federal, State or local EEO agency. Must not have reduced staff or terminated more than 25% of the total employee count (excluding seasonal employees) in the last 24 months. Must not have terminated any senior management within the last 18 months. Must comply with all mandatory postings as required by federal and state laws. Coverage cannot be bound under the terms and conditions of this program for Applicants that do not fall within the program qualifications; however, Applicants will be considered for coverage outside the program.

Exclusion of Classes: The following classes are not eligible for the EPLI writeNOW! Program:

- Health Clubs
- Home Health Agencies
- Hospitals
- Nursing Homes/Assisted Living
- Pharmaceutical Development & Research
- Risks located in Beverly Hills, CA
- Entertainment/Talent related risks
- Risks located in AK, AL, IL & KY

* *There may be other classes not listed; final approval must be confirmed by Underwriter*

The following classes and mandatory endorsements apply to this rate sheet:

Medical Groups - Not available for Hospitals or Nursing Homes

- Full Hammer Clause Endorsement
- Stockholder/Partner Exclusion Endorsement
- Patient abuse, molestation and harassment exclusion endorsement

Additional Endorsements to be issued with the policy:

- Nuclear Incident Exclusion Clause
- War and Civil War Exclusion Clause
- Wage and Hour Defense Coverage Endorsement - (Not available to public entities and unions)
- Several Liability Clause - E1808N-0109 (Applies to all accounts except risks located in AK, CT, ME, NH, NY and RI)



Serving Future Families Health Claims Today
New World Administrators is a third party administrator
providing customer care and claims handling service
exclusively to New Life Agency, Inc.

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