

Capacity Coverage Specializes in EPL Insurance for PEOs

Capacity Coverage is one of the largest privately held brokerage firms in the US. We are ranked the 60th largest insurance broker in the country by *Business Insurance Magazine*.

As a specialist in providing Employment Practices Liability (EPL) for PEOs, Capacity provides premier coverage with EPL Staff Select® from Lexington Insurance. Together we offer the benefit of Lexington's 10 years+ underwriting and claims management experience as well as Capacity's value added services.



Risk Management Support and Web-Based HR Employee Relation Training & Testing Provided by Lexington

- Review of policies and systems to avoid errors that can result in liability
- Free services to educate clients about avoiding potential litigation
- Client Service Agreement review to help ensure it is structured properly to protect your firm
- Access Lexington's in-house claims examiners who are specialists with over a decade of experience
- Expert defense counsel specializes in EPL litigation for PEOs at pre-negotiated low hourly rates
- Dedicated website has information ranging from hiring to termination practices, recent verdicts, and updated EPL information
- Website can be co-branded for you and your clients
- Webinars to educate you and your clients on industry-specific issues - these include programs for states that require mandatory annual HR training
- Access hotline, on-site seminars, and internal audits provided independently and confidentially

Our Program Offers:

Client Company Coverage Extension:

EPL coverage extension for PEO client companies

Creative Premium Payment Options:

Can be billed monthly or quarterly to help you manage cash flow

EPL Third Party Coverage:

Available for the PEO

Punitive Damage Coverage:

Is provided, where permitted by law, in the base policy form via **"most favorable venue"** wording

PEO Insurance provides broad general and professional liability protection for the alternative staffing industry including administration service organizations and temporary staffing firms.

To learn more about our EPL programs for PEOs, please contact:

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Insurance is underwritten by the AIG Companies®, which are the domestic property and casualty insurance subsidiaries of American International Group, Inc. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Please refer to the actual insurance policies for complete details of the coverage summarized above. Risks and claims scenarios detailed above are offered only as examples. Coverage depends on the actual facts of each case and each individual policy. Coverage may not be available in all jurisdictions and issuance is subject to underwriting review and approval.

Certain of the products and programs described above are in the development stage and are not yet finalized or approved for offer or sale. Pending final development and approval, such products and programs may involve various types of financial products, including, for example, loans, derivatives and insurance. Non-insurance products and services may be provided by independent third parties.

EPL Coverage for PEOs



CAPACITY COVERAGE

COMPANY OF NEW JERSEY, INC.