



NURSING HOMES, ASSISTED LIVING
& INDEPENDENT LIVING

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)



SHOMER
INSURANCE AGENCY, INC.
HEALTHCARE DIVISION

Shomer Insurance Agency Healthcare Division, one of the top agents specializing in *Nursing Homes, Assisted and Independent Living Facilities*. We have over **25 years of experience** in arranging insurance and risk-management programs tailored to the unique insurance needs of long term care facilities.

Our comprehensive value-added insurance program was developed by insurance experts, to address the coverage, risk management and claims-handling needs of senior living facilities.

We would appreciate an opportunity to discuss how we can reduce your insurance costs & out of pocket expense yet broaden your coverage. **Please call us today!**

For more information, contact the following Shomer Insurance representatives:

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7461 Beverly Boulevard
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Ph: 323.934.8160
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EMPLOYMENT PRACTICES LIABILITY POLICY COVERAGE
FEATURES ARE INNOVATIVE IN THE MARKETPLACE

PRIVACY VIOLATION COVERAGE

- Theft of personal employee information such as social security numbers and account information
- Failure to make timely disclosure of an event triggering a legal obligation to notify employees that their personal information may have been compromised

EMPLOYMENT EVENT COVERAGE

- Sublimit to cover certain costs of hiring a public relations firm, a security firm or mental health professionals to cope with the occurrence of one of the following events:
- Layoff or material change in employment status of 20% or more of the workforce
- Public announcement of a third party claim or allegations of discrimination or harassment impacting an executive officer
- A workplace disaster resulting in the loss of life or imminent threat of the use of a lethal weapon on the employer's premises

OUTSIDE DIRECTORS COVERAGE

- Covers EPL claims made against insured's employees serving in an executive position for an outside non-profit entity

OTHER COVERAGE FEATURES INCLUDE:

- Civil fines assessed under the Health Information Portability and Accountability Act (HIPAA)

- Negligent hiring
- Optional additional defense limit
- Optional third party coverage
- Wage and hour coverage available to qualified insureds
- Claims reporting as soon as practicable
- 70/30 settlement clause

IN ADDITION, INSURED ARE ENTITLED TO FREE ACCESS TO A WEB-BASED RISK MANAGEMENT TOOL OFFERING:

- Employee training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Articles and databases on a wide variety of employment issues
- Sample employment policies in both English and Spanish
- Information on compliance with wage and hour laws
- Unlimited use of our best practices hotline

TARGET

- US employers from all industries with up to 20,000 employees are considered

TERRITORY

- Worldwide

LIMITS

- Up to US \$15,000,000

All coverage's and rates are subject to underwriting review and approval



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