

**The Best of Both Worlds:** Allied World's Thirty2°Sixty4°<sup>SM</sup> Primary Employment Practices Liability (EPL) coverage has been designed specifically for large U.S. companies that look to the Bermuda market for maximum protection. Named for the latitude/longitude coordinates of Bermuda, our policy pinpoints the coverage needs of our clients, including coverage not available through mainland U.S. carriers: full, built-in punitive and exemplary damage coverage, thereby removing the need to supplement coverage with a separate puni-wrap. Our policy also offers flexible retention options—including those lower than \$1M and the option to select single or multi-plaintiff retentions.

### POLICY HIGHLIGHTS

Thirty2°Sixty4° provides protection for the significant expenses associated with defending employment-related claims, as well as devastating costs, should penalties be assessed or settlement determined. Broad coverage safeguards employers against claims made by current, former or prospective employees for discrimination (age, race, sex, disability, etc.), wrongful termination, sexual harassment, retaliation, and other employment-related allegations.

- Flexible retention options: single- or multi-plaintiff retentions, as well as retentions lower than \$1M
- Claims reported policy
- Full punitive and exemplary damages coverage included (no need for separate puni-wrap)
- Fines and penalties coverage (where insurable under most favorable law)
- "Pay on behalf of" policy with no duty to defend
- Flexible arbitration:
  - Insured selects venue (may be held in Bermuda, Canada or London)
  - Insured also has the option to participate in arbitration via live video conference
  - Insurer bears the Insured's arbitration fees and expenses if arbitrators reject the Insurer's coverage positions; covered costs are in addition to the policy limit

- Broad definition of "Employee", "Loss", "Retaliation" and "Wrongful Act"
- Automatic coverage of new subsidiaries with less than 5,000 employees
- Third party coverage included, no sublimit
- Bordereau reporting for certain claims
- 60-day post policy reporting of claims
- Worldwide coverage territory

### SUPERIOR COVERAGE AND SERVICE

By blending comprehensive coverage with Allied World's innovation, financial strength and dedicated team of experienced professionals, we are able to locate the optimal mix of service and protection.

- Talented, experienced underwriters in Bermuda who understand the pressures large companies with a large, widespread workforce face and can formulate coverage to fit their needs.
- A broad appetite that allows us to write coverage for U.S. companies (from 10,000 to 100,000 employees) with sophisticated human resource departments.
- Dedicated claims specialists who are known for their expertise, responsiveness, diligence and ability to resolve claims to our clients' satisfaction.
- Allied World's strong financial ratings, conservative balance sheet, and solid capital base give clients confidence that we keep our promises.

### CAPACITY

Up to \$25M limit available on a primary basis

### TARGET

- U.S. domiciled public and private companies that employ between 10,000 and 100,000 employees
- No industry class is excluded

### MULTINATIONAL COVERAGE:

For more information on Multinational Coverage available via our ALLIED WORLDWIDE® platform, please contact the listed underwriters or visit us online at [www.awac.com/alliedworldwide](http://www.awac.com/alliedworldwide).

### CONTACTS

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**MANAGEMENT LIABILITY**