ALLIED WORLD
A FAIRFAX Company

Why Allied World Bermuda for Employment Practices Liability?

Allied World's Thirty2°Sixty4°℠ 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.

Policy Highlights

- Flexible retention options: single and/or multi-plaintiff retentions
- No excluded class of business
- Claims reported policy vs. claims made and reported policy
- Full punitive and exemplary damages coverage included (separate puni-wrap not required)
- Fines and penalties coverage (where insurable is under the most favorable law)
- "Pay on behalf of" policy with no duty to defend
- Automatic coverage for new subsidiaries with less than 5,000 employees
- Annual bordereau reporting
- Third party coverage included, no sublimit
- Worldwide coverage – including foreign domiciled companies

Coverage and Service

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

- Talented, experienced underwriters in Bermuda who understand the pressures companies with a large, widespread workforce face and can formulate coverage to fit their needs
- Ability and flexibility to manuscript policy wording unaffected by U.S. state insurance regulation
- Dedicated claims specialists with over 100 years of collective experience known for their expertise, responsiveness, diligence and ability to resolve claims to our client's satisfaction.
- No rate caps on lawyers' fees or panel counsel requirements
- Retentions provide claims management flexibility to insureds
- Ability to blend Wage & Hour policy on both a primary and excess basis

Capacity

- Up to $10M limit available on a primary basis
- Up to $15M limit available on an excess basis

Multinational Insurance Programs

- Access good local standard policies across 160+ countries
- Allied World owned network supplemented by professional networks and direct partnerships
- Compliance with local laws/regulations, including taxes and fees
- Experienced Global Placement team working with local expertise
- Local claims handling with global oversight

FOR MORE INFORMATION, PLEASE CONTACT:

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OUR RATINGS • AM Best "A+" (Superior) • Standard & Poor's "AA-" (Very Strong) • Moody's "A2" (Good)

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