



For Immediate Release

Rockwood Introduces EPLI Program for Small Employers

CLAYMONT, Del., Rockwood Programs has developed an Employment Practices Liability Insurance policy specifically tailored to address the unique needs of small employers. Companies with 12 employees or fewer are eligible for the coverage. The product is being marketed under the name of the Essential Plus EPLI Program.

“Most smaller employers simply cannot afford to secure EPLI coverage through traditional markets,” said Glenn W. Clark CPCU, President of Rockwood Programs. “Many programs have minimum premium requirements of \$2,000 or more. The Essential Plus product provides meaningful coverage for as little as \$425.”

The Essential Plus program offers liability limits of \$100,000. Features include coverage for third-party exposures, legal defense for alleged violations of Wage & Hour laws, and access to risk mitigation tools. An advocacy defense on all claims is provided by Wilson Elser – an internationally recognized law firm with over forty years of experience in employment practices-related litigation. All policies are issued with a \$2,500 deductible. Rockwood can satisfy requests for higher limits through other markets outside of the Essential Plus initiative.

“Our market research suggests many smaller firms are under the mistaken impression that employment-related exposures are covered under their Business Owners or General Liability insurance,” said Clark. “Agents failing to correct this perception may be putting their own professional liability at risk.”

He continued, “By offering the Essential Plus product, producers provide a low-cost solution to their clients while also mitigating their E&O exposure. We are also capable of designing customized EPLI programs for associations and affinity groups.”

Coverage is underwritten through member companies of Fortegra, rated A- (“Excellent”) by A.M. Best. Risk management services are also provided as part of the coverage package.

Interested parties can learn more about the products and services offered at www.why-epli.com. The company can also be contacted directly by calling toll-free 800-558-8808.