

Employment Practices Liability for Cannabis Dispensaries

Admiral can now offer Employment Practices Liability Insurance designed to protect cannabis dispensaries and their employees* against liability for claims or lawsuits alleging employment-related wrongdoing.

Available Limits

\$500,000 to \$2,000,000

Deductible

\$25,000

Policy Highlights

- Duty to Defend policy language
- Third party liability coverage for claims brought by non-employees for harassment or discrimination
- Modified settlement clause (80% / 20% coinsurance)
- Damages include punitive or exemplary damages up to the limit of liability, where insurable
- Broadened definition of claim to include tolling agreements
- Immigration Reform Control Act endorsement (IRCA)
- Sublimit available for Costs of Defense of Wage and Hour Claims
- Sublimit available for privacy violations

Risk Management Services

Policyholders receive complimentary loss prevention tools that include a hotline and dedicated website.

- Toll-free hotline providing basic workplace issue consultations
- Policyholder accessible website containing articles, sample documents, and loss prevention resources

**Firms up 200 employees. Will consider accounts with claims up to \$25,000*

Offered through Berkley Connect Wholesale Solutions, a division of Berkley Connect Insurance Solutions, LLC
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