

# 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
- Full prior acts coverage
- 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  
canninfo@wrberkley.com | CA License 0H99364

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued. Certain coverages may be provided through surplus lines insurance company subsidiaries of W. R. Berkley Corporation through licensed surplus lines brokers. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.