

EMPLOYMENT PRACTICES LIABILITY INSURANCE QUESTIONNAIRE

This is an application for a **“Claims Made and Reported”** policy. The policy applies only to employment practices claims first made against the Insured and reported to the Company while the policy is in force and for employment practices occurring after the prior acts date. The limit of liability available to pay damages or settlements shall be reduced by amounts incurred as “Claim Expenses,” including fees and expenses incurred in the investigation, adjustment, and defense of a claim or multiple claims. The policy will be issued in reliance upon the statements in the application. Therefore, it is important that all questions be answered accurately.

**Please follow the steps listed below to complete your questionnaire for CAMICO coverage:**

* Complete all sections of the questionnaire, answering all questions completely. If any question, or part thereof, does not apply, print “NA” in the space provided - leave no blanks. Failure to answer all questions will delay our ability to underwrite this questionnaire, which may result in a gap in your coverage.
* Sign on page 3 and make a copy of the completed questionnaire for your records.
* Return the completed questionnaire (see below for mailing address).

Part I: Firm Information

1. Firm Name:
2. Firm Address:

Street Address City County State Zip

1. Telephone:
2. Fax:

5. Primary contact for EPL insurance:       E-mail:

***(Consent to Electronic Delivery: By providing your email you consent to receive insurance notices and documents electronically. You may withdraw your consent at any time by notifying us in writing or by calling us at 1.800.652.1772.)***

6. Please list the total number of employees: *PLEASE DO NOT INCLUDE EQUITY PARTNERS IN THE FIRM*

7.Within the last three years, has the Firm or any individual proposed for this insurance:

* 1. Received any employment-related inquiry, complaint or charge from any municipal, state, or federal regulatory authority or any other governmental entity?  Yes  No
  2. Had any employment-related claim, suit, grievance, or demand brought against them?  Yes  No

***If “Yes”, please attach separate sheet with date, names of parties, description, amount demanded and amount paid or reserved.***

8. Are you aware of any facts, incidents or circumstances that may result in a claim or claims being made against you?  Yes  No

***If “Yes”, please attach separate sheet providing details including names of parties.***

9. Do you currently carry EPL insurance?  Yes  No

***If “Yes”, please attach a copy of your EPL declarations page.***

Part II: Employment Practices

10. Do you distribute an Employee Handbook to your employees?  Yes  No

a. If you distribute an Employee Handbook, do you require employees to acknowledge that they have received and understood it?  Yes  No

b. If you distribute an Employee Handbook, does it contain:

* + 1. An employment-at-will statement?  Not applicable due to our state law  Yes  No
    2. A written equal employment opportunity statement?  Yes  No
    3. A written sexual harassment and other harassment policies?  Yes  No
    4. A written internal complaint procedure for discrimination and sexual harassment claims?  Yes  No
  1. If you do not distribute an Employee Handbook, do you have written policies on all of the above that are distributed separately?  Yes  No

Specify any that are not:

11. Do you provide sexual harassment training to employees?  Yes  No

***If “Yes,” provide the date of your Firms last sexual harassment training:***

12. Do you use an employment application during your hiring process?  Yes  No

13. Do you post, in places conspicuous to all employees and applicants for employment, all notices required by law?  Yes  No

14. Do you have a documented process for handling all employee complaints?  Yes  No

Part III: Acknowledgement of No-Known Claims

The below authorized owner or partner declares that the following is understood. After inquiry of all stockholders, partners and employees, I am not currently aware of any employment practices, incident, circumstance, dispute or problem which could reasonably be expected to be the basis of a claim being made against the firm, its predecessors or any partner, officer or employee, by any current or former employee, contract worker or applicant, that has not been reported to CAMICO. I understand and agree that if any facts, employment practices, incidents, circumstances, disputes or problems exist which may reasonably give rise to a claim under this proposed policy, then any claims arising from such facts, employment practices, incidents, circumstances, disputes or problems are excluded from coverage thereunder. I also am aware that the failure of any Insured to disclose such known facts, employment practices, incident, circumstance, dispute or problem here may entitle CAMICO to cancel the proposed policy in its entirety if CAMICO establishes that any Insured has misrepresented or concealed any information that is material to the risk and/or that contributed to a claim for which coverage is sought.

Part IV: Signature

***The undersigned proprietor, authorized partner of the partnership, or authorized stockholder of the corporation represents that the following statements are understood and agreed to by the applicant:***

By signing this application, the undersigned represents that he or she has made inquiries of all Firm members as appropriate and that all Firm members are bound by the representations made on this application, any supplemental application, and any supplemental data and documents provided.

Signing this application or tendering premium does not bind the applicant or the company to issue insurance coverage, but it is agreed that this application shall be the basis of the contract should a policy be produced.

After inquiry of all stockholders, partners and employees, the undersigned is not currently aware of any act, error, omission, incident, circumstance, dispute, fee dispute or employee problem, which could reasonably be expected to be the basis of a claim being made against the Firm, its predecessors or any partner, stockholder or employee, that has not been reported to another insurer. It is understood and agreed that any claim emanating from such knowledge or information shall be excluded from coverage under the proposed policy.

***IMPORTANT: CAMICO intends to rely upon your answers to questions in this application and any attached supplements in reaching its decision to offer coverage and/or to offer coverage excluding any described activities. Inaccurate responses to inquiries may result in a loss of coverage for activities and/or a decision by CAMICO to cancel the entire policy. Your signature below acknowledges your understanding of this notice.***

**FRAUD WARNING – KANSAS**

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Name: (Please Print)**       **Signature: ­­­­­­­­­­­­­­­­**  **Date:**       **Position/Title:**       **Applicant/Firm:**

Document Checklist

Mail or fax this form to the address below:

* Additional sheets with information as required in questions 7 and 8.
* A copy of your EPL insurance declarations page if you currently have coverage.

**Sales Department Call: 1.800.652.1772**

**CAMICO Mutual Insurance Company E-mail: inquiry@camico.com**

**1800 Gateway Drive, Suite 200 Web:** [**www.camico.com**](http://www.camico.com)

**San Mateo, CA 94404 Fax: 1.800.227.2090**