



WAGE & HOUR

Wage & hour suits are on the rise. From 2000 to 2015 wage and hour suits filed increased by 450%. Federal and state guidelines concerning the proper classification and payroll compensation of a workforce are dynamic and complex. Further, D&O and EPLI policies do not typically cover wage and hour or FLSA claims. Bridging the gap left by other employers' coverages, Midlands Wage & Hour Insurance provides financial protection for your clients from staggering defense costs, settlements or judgments.

HIGHLIGHTS

- Indemnity and defense protection
- Target is companies with 1,000+ employees
- Target industries: hotels, restaurants, manufacturing, hi-tech, transportation, healthcare, construction and retail
- Minimum retention of \$100,000 (\$250,000 in California)
- Minimum premium of \$75,000
- Definition of claim includes claims brought by the Department of Labor as well as individuals
- We are able to consider both primary and excess wage and hour opportunities
- Policies are issued quickly and can be emailed
- Risk Management program available
- Direct access to skilled and responsive underwriting team with decades of combined experience
- Broad definition of wage and hour claims including:
 - Misclassification of employees as exempt/non-exempt;
 - Failure to pay minimum or overtime wages;
 - Unpaid meal and rest breaks;
 - Wrongful deductions from pay;
 - Improper time record keeping;
 - Failure to pay wages for off-the-clock work;
 - Misclassification of employees as independent contractors.
- Competitive pricing



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QUESTIONS
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