



About Us

Our underwriters were among the first to develop dedicated Employment Practices Liability Insurance (EPLI) programs, and that expertise drives our solution-oriented approach today. We weren't just early to the EPLI space, we helped shape it.

What makes us different is how we work. We partner closely with you, offering a consultative approach that goes beyond quoting a policy. Together, we tailor EPLI coverage that fits the realities of franchise operations, helping you deliver more value, build stronger relationships, and protect clients with confidence.

Franchise EPLI isn't just one of the things we do. It's what we know—and it's why we're a trusted partner for over 30 years.

Target Risks

- Restaurants (quick service and full service)
- Convenience Stores
- Gas Stations
- Hardware Stores
- Grocery Stores
- Hair/Nail Salons
- Lash Bars
- Pet Groomers
- Family Entertainment Centers
- Restoration Services

Coverages Highlights

- Limits up to \$5,000,000/\$5,000,000, higher limits may be available.
- Admitted paper in most states / Surplus Lines in all states
- Third-party liability coverage, including ADA Access claims
- Immigration Defense Coverage
- Franchise Endorsement including defense costs for franchisor when applicable
- Wage & Hour/FLSA Violations Defense coverage is available for most classes
- Our in-house claims team includes experienced, licensed attorneys.

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

Risk Management Services

HR Pilot® offers services designed to help employers spend less time on compliance while reducing risk. These services are offered free of charge to EPL policyholders and they include:

- Unlimited HR Advice by telephone and email support with attorney consultation where appropriate
- Multi-State compliance charts, state-specific online content
- Posters, handbooks, and training in English and Spanish
- Employee handbook wizard- Create or update an employee handbook
- Training for Management and Employees
- Toll-Free employee complaint hotline

For more information about our Employee Practices Liability, please email cmurphy@tmhcc.com

Other Professional Lines Products

Miscellaneous Professional Liability

Submission Inbox: MPL@tmhcc.com

Architects & Engineers Professional Liability

Submission Inbox: AESubmissions@tmhcc.com

Allied Healthcare Professional Liability

Submission Inbox: MedMal@tmhcc.com