



Starr Indemnity & Liability Company

Wage & Hour Defense Coverage Underwriting Questions:

For the Wage and Hour coverage extension option (**need pre-bind**)

- 1) Details regarding whether the Organization has job descriptions for each position including whether the positions are exempt/non-exempt. Does the Organization maintain job descriptions for each employee at each location and periodically review them against the employees' actual job duties?

- 2) Information as to how the Organization monitors and/or ensures that employees properly log their work hours (this is important with jobs for companies that may have workers that work 24/7 or shift workers. Additionally, if workers are guaranteed breaks and those breaks are for certain amounts of time (lunch breaks, restroom breaks, smoke breaks), then how does the employee clock in and out

- 3) Does the Organization audit and review its wage and hour practices to ensure compliance with state and federal laws? If yes, is an outside attorney involved and how frequent are the audits?

- 4) Has the Organization ever had a past or pending wage and hour/FLSA claim or circumstance? Provide full details