

SALES LITERATURE – EMPLOYMENT PRACTICES LIABILITY INSURANCE

Employment Practices Liability over a period of time, has emerged, as a significant exposure with potentially calamitous severity.

In today's increasingly complex employment arena, even small businesses with just a few employees need to consider the possibility of a claim related to employment practices

You're at risk of an employment claim from the moment you interview a prospective employee. For example, if you choose not to hire the interviewee, that individual could allege some sort of discrimination. Or, if you hire that person and later fire them due to poor attendance, that discharged employee could claim wrongful termination

What is Employment Practices Liability Insurance?

Employment Practices Liability Insurance protects the insured for claims arising out of employment practices wrongful act.

What is covered in Employment Practices Wrongful Act

Discrimination - on the ground of race, colour, religion or belief, age, gender, sexual orientation or preference, national origin, pregnancy, disability, part-time or fixed term status or other protected status; or

sexual or other unlawful harassment

unfair or wrongful dismissal, discharge or termination of employment (including constructive dismissal), or breach of implied, oral or written employment contract; or

wrongful deprivation of career opportunity, wrongful demotion, wrongful change in employment status, failure to hire or promote, or failure to grant tenure; or

wrongful discipline or employee evaluation; or

defamation (including but not limited to libel and slander), malicious falsehood, invasion of privacy, breach of confidentiality; or

Retaliation; or

negligent hiring, supervision, retention or training; or

wrongful failure to adopt or to comply with adequate workplace or employment policies or procedures; or

misrepresentation, false imprisonment, infliction of emotional distress; or

employment-related breach or violation of or non-compliance with, laws or regulations for the protection of personal data

Extensions:

- (A) Discovery Period
- (B) Estates, Heirs & Legal representatives
- (C) Spouse
- (D) New Subsidiaries
- (E) Emergency Costs
- (F) Reputational Mitigation Costs