



## Protection for you, as an in-home staff employer

Chubb Masterpiece® Employment Practices Liability Coverage

It takes a village to turn a house into a home. From you and your family to the gardeners, housekeepers, nannies, and other residential staff you employ, everyone plays a crucial role in keeping your home running smoothly.

It's hard to imagine that the people you trust to help take care of your home and your family would have any bad intentions. But opening your home to residential staff means taking on more liability – and potential exposure to employment practice accusations.

That's why at Chubb, we provide comprehensive protection not just for your home but also for you, as an in-home staff employer.

### Protecting you at home—and in the courtroom.

When you open your door to residential staff, you also open your door to potential allegations of wrongful termination, employment discrimination, and sexual harassment. We include **coverage for legal and defense costs** associated with accusations or allegations like these.

### Protecting your reputation—and your family's privacy.

We understand that an employment practice accusation does not just affect you in the courtroom. It can have a significant impact on your reputation and your family's privacy as well. We include **coverage for reputational injury** to help cover costs associated with hiring consulting firms that specialize in public relations, security, and media management. That way, you and your family can get the support and protection you need during unsettling times.

#### This coverage may be right for you if...

- You have a minimum of \$1 million personal or excess liability coverage with Chubb, and
- You have a maximum of 12 residential staff across all your residential properties.

#### **We focus on prevention and protection at every turn.**

As a Chubb client, you have access to residential staff services. If you're considering hiring in-home staff, we can connect you with top management firms that offer guidance on hiring and conduct background investigations and credit checks at no additional cost to clients.

For more information, please contact your agent or broker or visit [www.chubb.com](http://www.chubb.com).

Chubb. Insured.™