Chubb’s Employment Practices Liability Loss Prevention Program

Overview

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It may not be possible to completely eliminate the threat of an employment practices liability (EPL) complaint. But you can reduce that threat.

Employers can take steps to help reduce their EPL exposure and to prepare for a complaint by positioning themselves to put forth a strong defense if a complaint does hit.

That’s the idea behind Chubb’s EPL Loss Prevention Program—available to Chubb EPL Insurance customers, where permitted by law.

Chubb’s experience shows that:

• Proactively applying loss prevention strategies is critical to developing a strong defense.
• With timely intervention, the incidence and severity of claims may be reduced because suspected claims are handled early.
• Even “insured” claims can cost companies money before their insurance deductible/retention is exhausted. Timely intervention in potential claims may also help to minimize these costs.

Chubb’s EPL Loss Prevention Program offers, where permitted by law, access to state-of-the-art policies and practices, training vehicles, analytical tools, and EPL experts, such as lawyers and human resources (HR) consultants.

Chubb’s EPL Loss Prevention Program Features:

Chubb’s EPL Loss Prevention Web site (http://csi.chubb.com/epllossprevention)—Wraps the multi-faceted EPL Loss Prevention Program together and includes:

• A program overview.
• Online articles and archives.
• Links to EPL resources.
• Directory of preapproved employment services vendors.

ChubbWorks™ Website (www.chubbworks.com)—An online resource for customers seeking assistance with employment issues. Offers convenient access to:

• Online training modules addressing sexual harassment, discrimination, termination, retaliation, and incident management.
• A comprehensive Model Employee Handbook with more than 90 model policies ranging from equal employment to social media.
• Best Practices Minutes—Short, on-demand presentations on important workplace topics such as disability discrimination, social media, workplace bullying, and retaliation.
• Employment practices self-assessment checklists and numerous other model forms and policies.
• Informational periodicals, employment journals, and an entire library of articles relevant to employment practices, as well as links to other valuable resources.

Loss Prevention Consultant Services—Chubb’s network of more than 120 top law firms, HR consulting firms, and labor economist statistical firms offer specialized services designed to help our customers create customized solutions to their employment issues.

Preapproved firms are available to customers at preferred rates.

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Chubb chose its network of quality vendors with the goal of assuring customer satisfaction. Quality of the services offered and expertise of the service providers are our most important considerations in approving a vendor. Wide selection of vendors helps ensure you will be able to find someone that meets your needs, even when your needs change. Cost-sharing system helps ensure attractive rates, as well as customer commitment to take action. Customers may make their own vendor selections from the network based on their immediate needs and preferences. Customers may use a vendor that is not on Chubb’s list, as long as Chubb approves that vendor in advance. Chubb will reimburse customers for a portion of the cost of preventive services (50% of the cost up to 10% of the annual EPL Insurance premium) that directly relate to the coverage offered under their EPL Insurance policy. 1

Toll-Free Hot Line—Our toll-free hot line puts customers in direct contact with EPL experts from the nationally known employment law firm, Jackson Lewis, LLP, whose attorneys across the United States give the firm a unique, national viewpoint and a sensitivity to the subtleties of regional business environments. Designed to help customers that may not have the internal resources or expertise to handle complicated EPL matters.

- Provides customers immediate answers to most EPL questions, enabling them to take action—and understand the legal ramifications of that action—the moment a precarious situation arises.
- Customers may make an unlimited number of calls to the hot line at no charge.

Employment Practices Loss Prevention Guidelines Manual—A booklet discussing key employment issues in layperson’s terms and offering proactive suggestions for helping to avoid EPL lawsuits. Written exclusively for Chubb by Seyfarth Shaw, LLP, a nationally recognized employment firm with attorneys across the United States, the booklet covers:
- Federal and state employment laws.
- Common law causes of action.
- Preventive practices.

Also available: Employment Practices Loss Prevention Guidelines for Not-for-Profit Organizations.

To Learn More
For more information on how Chubb’s EPL Loss Prevention Program can help prevent potential employment disputes, as well as help with the defense when there are actual EPL complaints, contact your agent or broker today. Additional information is also available at www.chubb.com.

1 Please note that services must be rendered and invoices must be submitted to Chubb during the applicable policy’s policy period. Services rendered by one’s own organization are not eligible for reimbursement.

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