

# Private Company Solutions: Canadian Claims Examples

## Employment Practices Liability

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### Human Rights Violation

**Coverage Section:** Employment Practices Liability  
**Claim:** Sexual Harassment & Retaliation  
**Company:** Privately Held  
**Number of Employees:** Approximately 15  
**Annual Revenue:** Approximately \$40,000,000  
**Location of Loss:** Canada

An employee of ABC Company filed a complaint with the Human Rights Tribunal alleging gender discrimination. This complaint was filed against both the company and its former president. ABC Company responded to the tribunal denying the allegations. The employee then brought a lawsuit in the Supreme Court with the same allegations.

The matter settled at mediation. On behalf of both the President and the Entity, \$105,000 in indemnity and \$90,000 in defence costs were paid.

### Breach of Contract

**Coverage Section:** Employment Practices Liability  
**Claim:** Breach of employment contract  
**Company:** Privately Held  
**Number of Employees:** Approximately 130  
**Annual Revenue:** Approximately \$6,000,000  
**Location of Loss:** Canada

An employee of XYZ Company was dismissed without cause, and was offered a severance package which the employee did not think was sufficient. The employee proceeded to seek judgement for breach of contract. The employment contract in place showed the package the claimant was entitled to satisfied standards under the Employment Standards Act.

The matter was settled early on in mediation. \$40,000 in indemnity and \$16,000 in defence costs were paid.

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