



# The ForeFront Portfolio

## Employment Practices Liability Insurance

More and more companies are finding out the hard way, just how complex the relationship between an employee and an organization can be. Employment-related claims for harassment, discrimination, wrongful termination, retaliation, defamation, unfair hiring practices, and other workplace torts – are steadily rising. Employment-related claims can have a serious financial impact on a company’s or organization’s bottom line. The Employment Practices Liability insurance (EPL) coverage part provides flexible coverage with the exposures of private companies and not-for-profit organizations in mind.

Watch a short [video](#) to learn more about the insurance protection provided by EPL coverage.

Why do you need Employment Practices Liability insurance?	
Misconception	Reality
If my company was involved in an EPL lawsuit, we could easily absorb the costs associated with such a claim.	An EPL charge can tarnish company image, dampen employee morale, and hurt employee recruiting and retention efforts. EPL insurance that includes loss prevention services can help your company reduce its chances of being sued in the first place and strengthen your company’s legal defence in the event it is used.
I have other insurance policies that will pick up employment practice lawsuits.	Workers’ compensation, business owner policies, professional liability policies, and general liability policies may specifically exclude liability for employment practice related lawsuits.
Since we have an employment handbook and policies in place, we don’t have any exposure.	While defence and documentation are a top priority, they may not prevent an employment claim.

### Employment Practices Liability Coverage Highlights

- Policy provides coverage for EPL claims brought by past, present and prospective employees, and independent contractors
- Broad definition of Employment Practices Wrongful Act addresses an evolving legal landscape
- Affirmative Canadian Termination coverage specifically crafted to meet the needs of Canadian Insureds
- 100% Defence Costs Allocation - When Chubb has the duty to defend, we provide you with access to expert law firms
- Loss prevention services - access to toll-free-hotline through Hicks Morley
- Where permitted, you’ll also have access to ChubbWorks, a free online resource for Chubb EPL policyholders, featuring comprehensive loss prevention tools to help address and prevent employment and employee issues

## Employment Practices Liability Claims Scenarios

Summary	Claim Details	Resolution
<b>Discrimination Based Upon Workplace Injury</b>	An American employee alleged that they were discriminated against and harassed after suffering an on-the-job injury. The employee also alleged that their employment was terminated as a result of retaliation after having filed an injury claim and seeking workers' compensation benefits. The employee proceeded to file a complaint for retaliatory conduct and wrongful termination.	Approximately \$820,000 in indemnity and \$25,000 in defence costs were paid
<b>Sexual Harassment</b>	An employee alleged that she was sexually harassed and assaulted numerous times, for over a year, by a male executive of the company. The employee ultimately resigned but allegedly suffered from extreme depression and anxiety. She was eventually deemed totally disabled and unable to work. Despite the incidents having taken place over 20 years prior to the claim, given there is no limitation period for claims of sexual assault, the employee brought a claim against the company and the executive who sexually assaulted her.	Approximately \$157,000 in indemnity and \$8,000 in defence costs were paid.
<b>Class Action Claim Based Upon Wrongful Dismissal</b>	Our Insured was placed into stay of proceedings pursuant to the Company's Creditors Arrangement Act (CCAA). An employee of our Insured alleged that they were wrongfully dismissed and did not receive adequate notice or pay-in-lieu of notice. A number of other employees brought forward similar allegations, leading to a class action lawsuit.	Approximately \$385,000 in indemnity and \$555,000 in defence costs were paid.

### ***The ForeFront Portfolio***

The ForeFront Portfolio is part of Chubb's market-leading series of management liability products that have been specifically tailored to meet the individual needs of private companies and not-for-profit organizations. With up to eight optional coverage parts, each coverage part works as a standalone policy or seamlessly together to minimize gaps and reduce overlaps in insurance coverage, providing companies choice and flexibility to help manage their individual and corporate exposures. It is a product offering specifically designed to help companies not only survive, but thrive despite the most complex threats of litigation, extortion, and other white-collar crimes that may expose their bottom line.



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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by Chubb Insurance Company of Canada or Chubb Life Insurance Company of Canada (collectively, "Chubb Canada"). All products may not be available in all provinces or territories. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb Canada, Suite 2500, 199 Bay Street, Toronto ON M5L 1E2 (03/26)