

The Chubb Primary Employment Practices Liability Insurance



Employers operate in an increasingly dynamic employment practices liability (EPL) environment. EPL claims alleging retaliation, discrimination, and sexual harassment are some of the most common types of liability lawsuits companies face today.

More and more companies are finding out the hard way how complex the employment relationship is. You need a trusted ally – a professional working in your corner who understands EPL risks and can help ward off potential EPL claims through proactive risk management programs.

Why your company needs EPL insurance:

- Any company may be targeted for an EPL claim. Even if your company is innocent, it still must defend itself against a charge of employment practices misconduct, which can be costly
- An EPL claim can tarnish your company's image, dampen employee morale, and hurt employee recruiting and retention efforts
- An EPL insurance policy 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 defense in the event it is sued
- Your company may have general liability, workers' compensation, umbrella, or directors & officers liability insurance, but these policies typically don't cover common EPL claims, including retaliation, which is the most common allegation

Coverage Highlights

The Chubb Primary Employment Practices Liability Insurance policy provides coverage for EPL claims brought by past, present, and prospective employees, and independent contractors.

The policy offers some of the broadest coverage available in the marketplace, including the following:

- Flexible defense structures for the changing needs of our clients
- Broad definition of "employment practices wrongful act" addresses evolving legal landscape
- Integrated Global coverage and capabilities, with access to our Global network and affiliated broker partners for locally admitted policies

Why Purchase Employee Practices Liability Insurance?

Responds to allegations, including:

- Retaliation
- Discrimination
- Employment harassment, including sexual harassment, bullying, and hostile work environment
- Wrongful termination
- Failure to employ or promote
- Breach of employment contract

And insures:

- The company.
- Executives, employees, and independent contractors.

With additional advantages:

- Our underwriters are positioned throughout the United States and are experienced in a broad spectrum of industries
- Loss prevention services, where permitted, to help prevent EPL claims and reduce costs when claims occur

Why *The Chubb Primary*?

A long-time leader in providing insurance to public companies, Chubb created *The Chubb Primary Employment Practices Liability Insurance* to meet the varying needs of today's buyers.



Key Features

Where permitted, you'll also have access to Chubb's state-of-the-art EPL Loss Prevention Program, featuring:

- ChubbWorksSM, a free online resource for companies seeking assistance with employment issues
- Discounted loss prevention consultant services from pre-approved, top law firms, HR consulting firms, and labor economist statistical firms
- Toll-free hot line to nationally recognized law firm of Jackson Lewis LLP

Why Chubb?

Since 1975, we've devoted ourselves to helping to protect public companies like yours. We were a pioneer in providing public companies with an integrated insurance solution to address their professional and management liability exposures.

Our reputation for fair claims handling and superior service offers you additional peace of mind.

Our financial stability and ability to pay claims rate among the best in the insurance industry.

For more information:

Contact your insurance agent or broker or visit us online at www.chubb.com.

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