CHUBB®

The ForeFront Portfolio® Employment Practices Liability Insurance Your Business. Insured.

Employment-related claims of harassment, discrimination, wrongful termination, retaliation, wrongful employment decisions, defamation, and other workplace issues are steadily rising and can have a serious impact on a company's bottom line.

Employment Risks: Real & Rising

The ForeFront Portfolio® Employment Practices Liability (EPL) Insurance provides private companies, not-for-profit organizations, and healthcare organizations with insurance for a wide range of claims brought by past, present and prospective employees as well as independent contractors.

The Risk Is Real

Age discrimination	A 59-year-old manager was fired for alienating employees and customers. He filed a discrimination charge with the Equal Employment Opportunity Commission, claiming his age was the reason for his termination. He later sued the company for lost wages, benefits, and emotional distress compensation.	**Resolved with the insured paying $250,000, plus more than $60,000 in defense costs.**
Wrongful termination	A mid-level supervisor with a history of performance problems was fired and sued the company for wrongful termination. The supervisor is seeking back pay, front pay, attorney's fees, and special and punitive damages.	**Resolved with the insured paying $350,000, plus $130,000 in defense costs.**
Sexual harassment, gender discrimination	Female claimants at a national not-for-profit accused the CEO and other leaders of systemic sexual harassment, assault, gender discrimination, and retaliation over more than a decade. They demanded millions of dollars and sought changes within the organization to prevent future violations.	**Confidential resolution was reached with the insured paying less than $1 million.**

Online Ease

The ForeFront Portfolio® is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind and issue policies for organizations with less than 500 employees and $100 million in revenues.

The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual 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.

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. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

©2026 Chubb

10/2026