

Product Profile

Employment Practices Liability Insurance

Employment practices coverage for employers

Employment Practices Liability Insurance is a broad and affordable policy that covers settlements, judgments and defense costs in the numerous types of employment practices liability claims employers could face.

We transform what's possible.

At Growth Enterprises, we're about transforming what you think is possible – boldly, effectively, distinctively.

Burgeoning enterprises of all shapes and sizes benefit every day from our insightful people, innovative products and industry-leading platforms. Help ensure your business keeps growing by placing our products and services with your clients.

Coverage Highlights

Our coverage offers a practical and potent solution designed to protect businesses against the financial ramifications of employment practices claims, while also helping to prevent such claims from occurring in the first place. Our coverage includes:

- Coverage for the wide-ranging claims that can imperil a small business, including sexual harassment, discrimination, wrongful termination, retaliation, wrongful failure to employ or promote, failure to grant tenure, wrongful discipline and violations of local, state or federal laws
- Coverage for discrimination and sexual harassment claims brought by third parties, such as customers and clients
- Coverage for monetary and non-monetary relief
- Full coverage for acts occurring prior to the policy's inception

Value-Added Services

These highly-sought services are included with all policies:

- **EPL Pak® Premier:** Premier services from Jackson Lewis, LLP, a premier employment law firm with offices throughout the United States; includes Title VII harassment and discrimination training, Internet-based HR Compliance reference system, and a Recruiting, Retaining and Terminating Employees Manual.
- **eDelivery®:** Our online policy delivery system, makes issued policies and endorsements available to you via a secure Web site within 24 hours of issuance.

Unique Coverage Details

- A broad definition of insured, extending coverage to corporate entities, directors, officers and other employees
- An expanded three-year reporting provision
- High limits of liability up to \$10 million¹

Claims Scenario

An insured social services organization was sued by four employees alleging sexual harassment by the same supervisor. Although the insured claimed that the plaintiffs were poor performers, there were no personnel records to this effect and evidence existed that the insured was aware of prior complaints against the supervisor. The matter was ultimately settled in excess of \$100,000 and defense costs were also in excess of \$100,000.

¹ Subject to underwriting

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The claims scenarios summarized herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the policy itself for a description of the scope and limitations of coverage.

Platform/online system availability and response time are subject to maintenance and possible unscheduled outages. Any and all use of, and access to platforms/online systems may be subject to a signed eCommerce Password and Site Use Agreement.