

PRIVATE CHOICE PREMIERSM – EMPLOYMENT PRACTICES LIABILITY (EPL) INSURANCE

Protect your business from costly employment-related lawsuits.



In 2015, the Equal Employment Opportunity Commission (EEOC) received **89,385 charges** of employment discrimination, the eighth consecutive year with nearly 100,000 charges filed. What’s more, the EEOC recovered **more than \$525,000,000** in monetary recovery against private sector and state and local governmental employers during the *2015 fiscal year alone*.¹

The Hartford 2015 Midsize Business Monitor notes that at least 71 percent of midsize businesses indicate they are somewhat likely to add to staff in 2016, while a smaller, but equally important 32 percent are somewhat likely to reduce staff in some way. The heightened exposure and legal costs that can arise from hiring and termination activities are further reasons to be proactive about protecting your business from the staggering costs associated with employment practice-related claims. To help, The Hartford offers comprehensive employment practices liability (EPL) insurance through our Private Choice Premier policy.

Purchasing our EPL insurance also means having access to industry-leading employment risk management services that can help you prevent employment practice-related allegations altogether.

THE HARTFORD CAN HELP PROTECT YOUR BUSINESS FROM EMPLOYMENT-RELATED ALLEGATIONS

Having EPL insurance is more important than ever.

- Even well-run companies with strong employment-related policies and procedures can face allegations of wrongful employment action
- Defending employment-related allegations can cost thousands of dollars and be detrimental to your business

WHAT’S COVERED

The Hartford offers EPL insurance that provides:

- Flexible terms for claims reporting
- Coverage for allegations of employment practices wrongful acts, including:
 - » Wrongful dismissal, discharge or termination; wrongful failure or refusal to employ or promote
 - » Sexual or other workplace harassment
 - » The loss of certain private employment information
 - » Employment discrimination including age, gender, race, color and national origin resulting from disparate treatment
 - » Retaliation
 - » Violation of the Equal Pay Act or Family Medical Leave Act

DECIDE IF EPL INSURANCE IS RIGHT FOR YOU		
	YES	NO
1. Do you want the option to decide for yourself whether or not to accept a settlement offer in a lawsuit, rather than having no choice but to leave the decision to your insurance company?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you want a policy that covers your employees, including temporary, part-time and leased?	<input type="checkbox"/>	<input type="checkbox"/>
3. Does your company need assistance from an expert in employment law?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you want coverage for defense costs and damages – like attorneys’ fees, compensatory damages and, where permissible, punitive damages – that could be assessed against you or your company?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you want an insurance policy that gives you the opportunity to purchase additional limits that you may need to pay defense costs charged by your defense counsel?	<input type="checkbox"/>	<input type="checkbox"/>
If you answered “Yes” to two or more of these questions, then employment practices liability insurance from The Hartford is the right choice for your business.		

Prepare. Protect. Prevail. With The Hartford®



THE HARTFORD DIFFERENCE – SEE HOW OUR EPL COVERAGE STACKS UP

Our enhanced coverage is aligned with the latest issues employers face.

- Expanded optional third-party employment practices liability insurance to include coverage for allegations of discrimination, sexual or other types of harassment
- Coverage for allegations of workplace bullying and Employee Data Privacy Wrongful Acts
- Sublimit of coverage available for workplace violence expenses
- Definition of “Insured Person” includes temporary, seasonal, part-time, leased or loaned employees along with interns, and also can include independent contractors (can also include independent contractors when the company agrees to provide indemnification)
- Sublimit for defense costs related to wage and hour allegations (coverage available only to qualifying businesses in certain jurisdictions)
- Audits by the Office of Federal Contract Compliance included in the definition of “claim”
- No fraud or conduct exclusions
- No “hammer” clause when defense expenses are within the limit of liability. May vary by state
- Waiver of retention provision – for class action claims resolved with a finding of no liability for the insured
- Sublimit for certain diversity training education costs when required by a judgment or settlement

RELIABLE RISK MANAGEMENT SERVICES COMPLEMENT OUR EPL COVERAGE

Hartford HELP[®]



Enjoy full access to Hartford HELP, a proprietary website full of EPL-related resources, including sample performance reviews, model employment policies,

timely EPL-related news, and web-based training on wrongful termination, discrimination, sexual harassment and ethical behavior.

This site is available at no additional cost to customers who purchase EPL coverage through The Hartford.²

Jackson Lewis Help Line



We also have a relationship with Jackson Lewis LLP, one of the largest law firms in the country devoted exclusively to the practice of employment, labor, employee benefits and immigration law. By contacting this help line, insureds can obtain information about the design, implementation or effectiveness of personnel policies and procedures.³

Insureds can also receive general information regarding wage-hour, employee leaves of absence, background checks, drug testing and more. These services are available at no additional cost to customers who purchase EPL coverage through The Hartford.

TOP CARRIER YOU CAN RELY ON

- Long history in the management and professional liability insurance market
- Experienced team of underwriters and managers located in regional offices of The Hartford across the country
- 200+ years delivering on our promises to pay claims
- Dedicated claims staff widely recognized for superior customer service
- Specialized risk engineering services

LEARN MORE. Contact your agent from The Hartford today or visit us at thehartford.com/premier.

¹ eeoc.gov/eeoc/newsroom/release/2-4-15.cfm

² Hartford HELP and the Jackson Lewis Help Line are not substitutes for the retention of legal counsel and may only provide short answers to basic or general questions. The Hartford disclaims all liability with respect to any information provided thereon or in connection therewith. Jackson Lewis LLP is not an affiliate of The Hartford.

³ Jackson Lewis Help Line services above are available at no cost for HFP insureds for up to four hours. The insured should speak directly with Jackson Lewis about engagement for additional paid services beyond this limit.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event

of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of November 2016.

In Texas, insurance is underwritten by Hartford Fire Insurance Company and Twin City Fire Insurance Company. In California, insurance is underwritten by Twin City Fire Insurance Company.

The Hartford[®] is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home