

Protect your clients from costly employment-related lawsuits.



In 2017, the Equal Employment Opportunity Commission (EEOC):

- Received 89,385 charges of employment discrimination
- Secured \$398 million for victims in the private sector and state and local government workplaces
- Achieved a successful outcome in approximately 91% of all lawsuit resolutions¹

The costs associated with employment practice-related claims can be staggering, and employers may face a number of claims and lawsuits in any given year. That’s why it’s important for your clients to be proactive about protecting their businesses. 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 your clients prevent employment practice-related allegations altogether.

THE HARTFORD CAN HELP PROTECT YOUR CLIENTS’ BUSINESSES

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 clients

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 A CLIENT

	YES	NO
1. In the event of a lawsuit, does your client want to decide whether to accept a settlement offer, rather than have no choice but to leave the decision up to their insurance company?	<input type="checkbox"/>	<input type="checkbox"/>
2. Does your client want a policy that covers their employees, including temporary, part-time and leased?	<input type="checkbox"/>	<input type="checkbox"/>
3. Does your client’s company need assistance from an expert in employment law?	<input type="checkbox"/>	<input type="checkbox"/>
4. Does your client want coverage for defense costs and damages – like attorneys’ fees, compensatory damages and, where permissible, punitive damages – that could be assessed against them or their company?	<input type="checkbox"/>	<input type="checkbox"/>
5. Does your client want an insurance policy that gives them the opportunity to purchase additional limits that may be needed to pay defense costs charged by their 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 client’s business.

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 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[®] : www.hartfordhelp.com



An exclusive web-based, on-demand training and information system that’s a 24/7, one-stop resource for HR-related training, model policies and related information.²

Jackson Lewis Help Line: 866-620-0014



Personalized risk management services from one of the largest employment law firms in the country devoted exclusively to the practice of employment, labor, employee benefits and immigration law for more than 50 years.

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 representative from The Hartford today or visit us at TheHartford.com/epli



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

¹ <https://www.eeoc.gov/eeoc/newsroom/release/1-25-18.cfm>.

² Neither Hartford Help nor the Jackson Lewis Help Line is a substitute for the retention of legal counsel to obtain ongoing legal advice on specific problems, such as adverse personnel actions. Rather, they are designed to provide you with thoughts on or quick answers to basic or general questions. Inquiries that may require extensive research, review of personnel documentation or preparation of personnel policies or forms are beyond the scope of the Help Line service. The Hartford and Jackson Lewis P.C. disclaim all liability with respect to any information provided during a Jackson Lewis Help Line call and/or any of the services described above. Please be aware that availing yourself of any of the services described above will not constitute the filing of a notice of claim.

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 October 2018.

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.