In 2011, the Equal Employment Opportunity Commission (EEOC) received almost 100,000 charges of employment discrimination, the highest number of charges in its 46-year history as of late that year. And 2012 brought much of the same.

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

With EPL insurance from The Hartford, you can protect your business from the staggering costs associated with employment practice-related allegations. What’s more, EPL coverage from The Hartford also includes access to industry-leading risk management services to help your business prevent these allegations altogether.

Consider these actual claim scenarios

• A former employee claims she was unfairly terminated due to religious discrimination and receives $110,000 in back pay and compensatory damages.

• A current employee files a complaint claiming she was denied a promotion due to her caregiving responsibilities as a mother of two. A settlement of $105,000 is agreed to for the alleged sex discrimination.

Would you have had the coverage needed to protect your business if you found yourself in a similar situation?

Why EPL coverage is important for your business

• Improper handling of employee-related issues can be costly

• It can be challenging to keep up with the numerous federal and state statutes that regulate employee management (e.g., civil rights, age discrimination, equal pay)

The Hartford can help protect your business from employment-related claims

Appetite & eligibility

The Hartford’s Private Choice Encore!! EPL insurance is designed for midsize, privately held companies in most classes of business.
The Hartford difference
See how our EPL coverage stacks up!

Broad definitions of key terms
- Definition of “Employment Practices Wrongful Act” includes:
  - Wrongful dismissal, discharge or termination
  - Failure or refusal to hire or promote
  - Sexual or other workplace harassment
  - Employment discrimination (including for Genetic Makeup)
  - Invasion of privacy
  - Employment-related defamation
  - Retaliation
- Third-party liability coverage available
- Definition of “Insured Person” includes temporary, seasonal, part-time, leased or loaned employees, and also can include independent contractors (to the extent the company provides indemnification)
- Audits by the Office of Federal Contract Compliance included in the definition of “Claim”
- No fraud/conduct exclusion
- Optional defense costs outside the limit (50% of limit)
- No default “Hammer Clause” – no default forced settlement!
- Waiver of retention provision – for Class Action proceedings resolved with no liability to the insureds

Risk management services included with EPL insurance from The Hartford:

Hartford HELP®
You will have 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.

Jackson Lewis Help Line
We’ve also partnered 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, to provide our insureds with a risk management Help Line. By contacting this Help Line, insureds can obtain information about the design, implementation or effectiveness of personnel policies and procedures. Insureds can also receive general information regarding wage-hour, employee leaves of absence, background checks, drug testing and more. The Help Line services are available to you after purchasing The Hartford’s Private Choice Encore!! EPL coverage at no additional cost.

Learn more
For more information on The Hartford’s Private Choice Encore!! EPL coverage, contact your Hartford appointed agent today or visit us at www.privatecompanyinsurance.com.

2 http://www.eeoc.gov/eeoc/newsroom/release/11-19-12.cfm
3 http://www.eeoc.gov/eeoc/newsroom/release/1-6-11.cfm
4 http://www.eeoc.gov/eeoc/newsroom/release/12-8-10.cfm

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The scenarios summarized above are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. All information and representations herein are as of March 2013.

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