

# Employment Practices Liability Coverage

## COVERAGE HIGHLIGHTS

Employment related claims impact organizations of every size, in every industry.

### Why you need protection

Employers, big and small, are subject to Federal, State and local laws regarding employment practices. Exposures leading to employment practice claims have increased over the years. This can be attributable to economic conditions, demographics and the ever evolving legal environment.

### Coverage highlights

Specifically designed to meet the needs of today's employers, Travelers employment practices liability offering combines broad coverage features, expert claims handling and state of the art employment practices Risk Management services.

### Claim scenarios

#### National origin discrimination – \$250,000

An employee sued a company for national origin discrimination in violation of Title VII, which prohibits employment discrimination based on race, color, religion, sex and national origin. The employee alleged that he was wrongfully terminated when he complained to his supervisors that coworkers had made disparaging remarks relating to his ethnic background. The plaintiff was awarded \$250,000 in damages.

#### Discrimination and retaliation – \$317,500

A plaintiff alleged that the insured discriminated against him on the basis of his age and disability. The plaintiff further alleged that he was terminated in retaliation for filing a workers compensation claim and for complaining about discrimination. The defendant contended that the plaintiff was not able to perform the essential functions of the job and that he was discharged for legitimate, non-discriminatory and non-retaliatory reasons. Travelers spent more than \$175,000 defending the case and paid \$142,000 in settlement costs.



If you think an employment practices claim will never be made against your organization...think again.

Over 90,000 charges of workplace discrimination have been filed with the EEOC in each of the past five years.\*

### Risk management service included at no additional cost

*Risk Management Plus+ Online*<sup>®</sup> is a flexible, comprehensive loss prevention program specifically designed for Travelers Bond & Specialty Insurance customers and is available to you at no additional cost.

#### Highlights of *Risk Management Plus+ Online* services include:

- EPL Help Line: Access to an attorney at the Jackson Lewis law firm who specializes in employment law.\*\* The Jackson Lewis firm has experience in workplace-related issues and operates over 50 regional offices with 740 attorneys located throughout the country.
- Web-based risk management training.
- Quarterly articles on current issues.
- Model policies and sample forms that cover major risks associated with the workplace.

## Why Travelers

- We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.



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## Travelers knows Employment Practices Liability Coverage.

To learn more, talk to your independent agent or broker, or visit [travelersbond.com](http://travelersbond.com).

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\*U.S. Equal Employment Opportunity Commission 2013 Edition

\*\*Assistance is not intended to replace your company's need to hire employment counsel to assist in making specific personnel decisions and in implementing policies and procedures. Assistance provided exclusively to EPL policy holders.



Available through the *Wrap+*<sup>®</sup>, *SelectOne+*<sup>®</sup> and *Executive Choice+*<sup>®</sup> product suites.

[travelersbond.com](http://travelersbond.com)

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