

# Built-In Employment Practices Liability Insurance

Your clients expect you to provide the coverage they need.

CHUBB



Chances are your small-to-medium sized business clients will face an employment claim.

In today's workplace, businesses must protect themselves from employment claims. Discrimination, sexual harassment and wrongful termination are just some of the charges that employees can file at any time with potentially devastating financial consequences to the business. Yet, it can be difficult for small-to-medium sized employers to find affordable insurance protection, leaving them exposed to lawsuits that can be costly to defend, even when the allegations are found to be groundless.

Chubb Agribusiness offers \$100,000 of built-in Employment Practices Liability (EPL) coverage with every Commercial Ag quote\* to help protect your clients against employment-related claims that can devastate a business.

\* Where applicable. Not available in all states.

## Coverage

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Covers loss arising out of the insureds actual or alleged;

- Wrongful dismissal, discharge or termination.
- Harassment, including sexual harassment and hostile work environment.
- Discrimination based upon age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy or disability.
- Retaliation.
- Employment-related misrepresentations.
- Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation or invasion of privacy.
- Wrongful failure to employ or promote deprivation of career opportunity, wrongful demotion or wrongful discipline.
- Failure to provide or enforce adequate or consistent corporate employment practices procedures.

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## Benefits

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- Policy is designed for companies with 50 employees or less.
- Coverage is available for employers with 50+ employees on a monoline or package basis through Chubb's ForeFront 3.0 program. Contact your underwriter for more information.
- Higher limits available.
- Toll free 800 number for consultation with employment practices (EPL) experts from a nationally recognized employment practices law firm.
- At Chubb Agribusiness you get the advantage of working with experts who understand the exposures of the agricultural industry partnered with Chubb's dedicated resources in the employment practices field.

## Contact Us

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### **Chubb Agribusiness**

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