



EMPLOYMENT PRACTICES
LIABILITY (EPL)

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As employment legislation continues to evolve worldwide, the exposure of an organisation to actions by its staff alleging employment practice violations have increased considerably.

Employees are becoming aware of their rights and prepared to take action against their employers if they think these rights are being breached.

Increasing compensation awards that are reported in the public domain often offer a precedent to the grievances of employees, however frivolous they may appear.

▶ WHO is covered?

- The Company, its Directors, Officers and all Employees including Seasonal and Temporary Workers
- Newly Acquired Subsidiaries (within a specified asset threshold)
- Directors whilst working for outside companies
- Independent Contractors

▶ Target Industries

- US employers with up to 20,000 employees are considered
- Professional Employer Organisations and Staffing firms without employee count limitation
- Appetite for 'hard to place' classes such as Law Firms, Hospitality, High Tech, Healthcare, Retail and Transportation

▶ WHAT is covered?

- Actual or alleged employment practice violations, including but not limited to wrongful termination, sexual harassment, racial discrimination and the like
- Defence costs and expenses (which are advanced)
- Legal fees and expenses for any official investigation by bodies such as the Equal Opportunities Commission (UK), Commission for Racial Equality (UK), Equal Employment Opportunity Commission (USA)
- North America exposure (usually subject to additional conditions)

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