



# Employment Practices Liability Insurance

As the number of employment-related claims continues to increase, so do your legal costs to resolve them.



## Coverage features

- Compensatory damages, monetary settlements, statutory attorneys' fees, and punitive damages where insurable under law
- Wrongful refusal to employ a qualified applicant
- Failure to promote a qualified employee
- Wrongful demotion, negligent evaluation, negligent reassignment, or wrongful discipline
- Wrongful termination of employment, including retaliatory or constructive discharge
- Harassment, coercion, discrimination, or humiliation as a consequence of race, color, creed, national origin, marital status, medical condition, gender, age, physical appearance, physical or mental impairments, pregnancy, sexual orientation, or sexual preference
- Defamation of character
- Oral or written publication of material that slanders or libels an employee, or violates or invades an employee's right of privacy

## Small Business Program

- Available to entities with 50 or fewer employees
- Endorsement available on package policies
- No application required
- \$100,000 and \$250,000 limits; \$5,000 deductible

## Mid-Market Program

- Greater protection for businesses
- Multiple deductible options available
- Third-party Liability coverage available
- Separate Defense Limits coverage available
- Independent Contractor coverage available
- Limited Wage and Hour coverage available

## Value-added services

### Outstanding claims service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved

### Free EPLI and risk management resources — see reverse side

- Web-based training
- Employment Practices Risk Management Hotline
- For free safety talks, programs, and other resources, visit [secura.net](http://secura.net)

*These are coverage highlights. Please see the reverse side of this document for EPLI resources. Contact your independent insurance agent for details.*

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.



# Employment Practices Liability Insurance

## Employment Practices Liability Insurance resources

Your Employment Practices Liability Insurance from SECURA includes valuable resources that can help you manage employment exposures and reduce or prevent costly employment claims.

Access these and other risk management materials by visiting Risk Management Resources, SECURA's online safety resource.

### Workplace Risk Solutions — Online Support

*From the McCalmon Group*

Get current loss-prevention information, education, and training for you and your employees, with access to:

#### Web-based training

Online training modules available 24/7 — at no cost — for preventing discrimination, harassment, and other employment claims.

#### Knowledge Vault

A library full of workplace-related articles, self-audit checklists, and more, driven by a powerful search engine for easy searches of published materials.

#### Model Workplace Forms and Policies

For small business, includes Application for Employment and Reprimand forms, and model Human Resources Handbook Policies about common workplace topics in English and Spanish.

#### Additional features

Email notices of new articles; links to federal and state law sources; and ability to purchase a comprehensive Model Handbook at a reduced rate from The McCalmon Group.

### Employment Practices Risk Management Hotline

**800-259-5589 9 a.m. to 6 p.m. Central Time Monday-Friday  
From Jackson Lewis, LLP**

This free consultative service connects you to attorneys who can provide proactive and practical information about a broad range of topics, including:

- Appropriate steps to take when investigating reports of harassment.
- Whether FMLA or state leave laws apply to your company and how they generally should be administered.
- How federal and state employment laws can apply to your workplace issues.
- Overview of your company's rights with respect to the types of actions it could consider when an employee fails to perform job duties.

Jackson Lewis is one of the nation's largest and most respected employment law firms, representing management in the defense of harassment, discrimination.

## Safety resources available online

In addition to the Workplace Risk Solutions and Employment Practices Risk Management Hotline, policyholders have access to a variety of free and discounted risk management resources to help prevent losses and improve

workplace safety. For free safety talks, safety programs, safety videos, and additional risk management resources, visit [secura.net/risk-management](https://www.secura.net/risk-management).

*SECURA Insurance is providing the services described above as a courtesy to policyholders. We make no representations or warranties regarding the accuracy or effectiveness of The McCalmon Group's Workplace Risk Solutions or the Jackson Lewis Employment Practices Risk Management Hotline. We have no involvement in their content and are not affiliated with The McCalmon Group or Jackson Lewis, LLP. The information is not intended to replace advice from your attorney or risk consultant, and you should continue to consult your own professional advisor regarding specific employment practice matters or the law in your specific jurisdiction.*

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