



ForeFront Portfolio 3.0SM Employment Practices Liability Insurance

It's only a matter of *when* you'll be sued by an employee.



Employers operate in an increasingly dynamic employment practices liability (EPL) environment. EPL lawsuits alleging retaliation, discrimination, and sexual harassment are some of the most common types of liability lawsuits companies face today.

Moreover, once an EPL charge gains steam, it can be difficult to contain the financial damage. According to the *Chubb 2010 Private Company Risk Survey*, 36% of private company executives said an employment practices liability lawsuit would *cause the most financial damage* to their company.

Fortunately, Chubb created *ForeFront Portfolio 3.0SM Employment Practices Liability Insurance*, which offers, where permitted, a combination of important EPL insurance and loss prevention services, specifically for private companies like yours.

Why your company needs EPL insurance:

- Any company may be targeted for an EPL lawsuit. Even if your company is innocent, it still must defend itself against a charge of employment practices misconduct, which can be costly.
- An EPL charge can tarnish your company's image, dampen employee morale, and hurt employee recruiting and retention efforts.
- An EPL insurance policy that includes loss prevention services can help your company reduce its chances of being sued in the first place... and strengthen your company's legal defense in the event it is sued.
- Your company may have general liability, workers' compensation, umbrella, and directors and officers liability policies, but these policies typically don't cover common EPL charges, including retaliation, which is the most common charge.

ForeFront Portfolio 3.0 Employment Practices Liability Insurance highlights:

Broad policy provides coverage for EPL claims brought by past, present, and prospective employees and independent contractors.

When Chubb has the duty to defend covered claims, we provide access to law firms and counsel with experience in employment litigation.

100% defense costs coverage is available in most circumstances for covered claims.

Broad definition of "employment practices wrongful act" addresses evolving legal landscape.

Flexible claim reporting provision may help address issues that result from late notice, such as the failure to report administrative charges timely.

The average award over the past seven years for all types of employment-related cases was \$640,477
—Jury Verdict Research (2010)

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Responds to allegations including:

- Retaliation.
- Discrimination.
- Employment harassment, including sexual harassment, bullying, and hostile work environment.
- Wrongful termination.
- Failure to employ or promote.
- Breach of employment contract.

And also responds to employment-related allegations of:

- Deprivation of a career opportunity.
- Defamation.
- Negligent evaluation.
- Wrongful discipline.
- Misrepresentation.

And insures:

- The company.
- Executives, employees, and independent contractors.

With additional advantages:

- Our private company underwriters are positioned throughout the United States and are experienced in a broad spectrum of industries.
- Loss prevention services, where permitted, to help prevent EPL claims and reduce costs when claims occur.

Key Features

Chubb's *ForeFront Portfolio 3.0 Employment Practices Liability Insurance* policy offers some of the broadest coverage available in the marketplace, including the following:

Enhanced reporting provision when renewed with Chubb.

Definition of "claim" clearly states when a claim is deemed to have been made.

Where permitted, you'll also have access to Chubb's state-of-the-art EPL Loss Prevention Program, featuring:

ChubbWorksSM, a free online resource for companies seeking assistance with employment issues.

Discounted loss prevention consultant services from pre-approved, top law firms, HR consulting firms, and labor economist statistical firms.

Toll-free hot line to nationally recognized law firm of Jackson Lewis LLP.

Why ForeFront Portfolio 3.0?

A long-time leader in providing insurance to private companies, Chubb created *ForeFront Portfolio 3.0 Employment Practices Liability Insurance* as one of a suite of nine insurance coverage parts under *ForeFront Portfolio 3.0*.

The coverage parts in *ForeFront Portfolio 3.0* work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage.

For more information, contact your insurance agent or broker or visit us online at www.chubb.com.

Why Chubb?

Since 1975, we've devoted ourselves to helping to protect private companies like yours. We were a pioneer in providing privately owned companies with an integrated insurance solution to address their professional and management liability exposures.

We cultivate a deep understanding of private company needs through the biannual *Chubb Private Company Risk Survey*, the only survey of its kind in the industry.

Our reputation for fair claims handling and superior service offers you additional peace of mind.

Our financial stability and ability to pay claims rate among the best in the insurance industry.



Chubb Group of Insurance Companies | www.chubb.com

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as issued. Chubb, Box 1615, Warren, NJ 07061-1615.

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