

A photograph of two women in a clothing store. The woman on the left is wearing an orange button-down shirt and black pants, holding a smartphone. The woman on the right is wearing a white t-shirt and brown corduroy pants, holding a tablet. They are both smiling and looking at the devices. In the background, there are mannequins wearing hats and clothing racks.

Small business owners are vulnerable to employment practices claims

Now you can protect them



A Munich Re company



Employment Practices Liability (EPL) offers valuable protection to small business owners

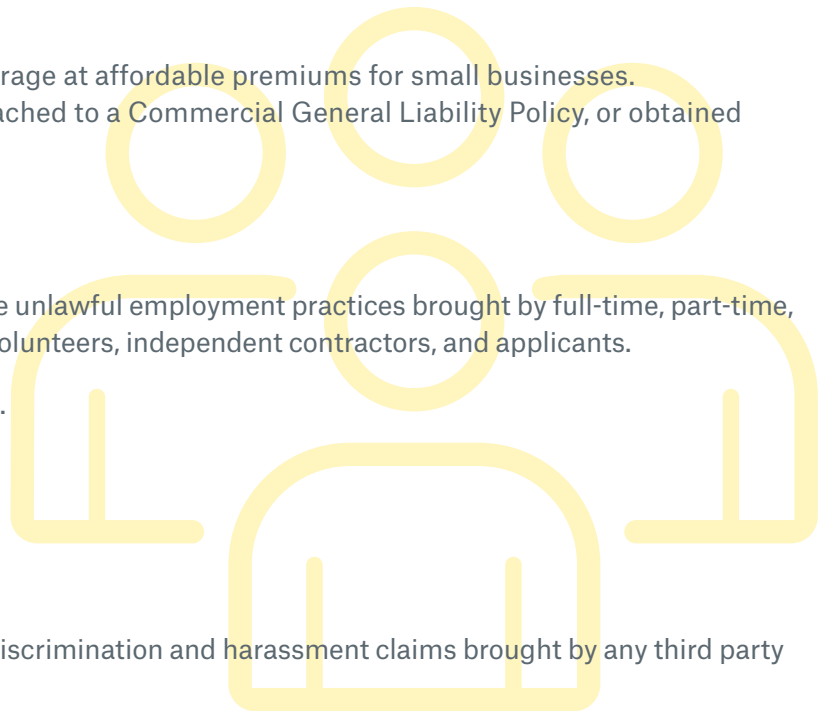
In today's workplace, small business owners must protect themselves from employment claims brought by employees, independent contractors, or even volunteers. Discrimination, sexual harassment, and wrongful termination are just a few of the types of unlawful employment practices charges that employees and others can make against a business. Defense costs and settlements associated with employment practices lawsuits can seriously threaten the financial stability of a business.

Affordable coverage

HSB's EPL solution provides comprehensive coverage at affordable premiums for small businesses. Our EPL coverage endorsement can be easily attached to a Commercial General Liability Policy, or obtained as a standalone policy.

Coverage highlights

- Liability and defense costs from claims that allege unlawful employment practices brought by full-time, part-time, seasonal and temporary employees, recognized volunteers, independent contractors, and applicants.
- Prior acts occurring before policy's inception date.
- Punitive damages
- Claims made and reported form
- Duty to defend basis
- Automatically included third-party coverage for discrimination and harassment claims brought by any third party (customers, vendors, clients, tenants).





Coverage highlights (cont'd)

Risk management services

- A legal advice line helps business owners avoid employment practices by providing general legal advice on employment issues. This service provides insureds access to specialized employment lawyers who can offer best practices and guidance on a broad range of employment-related inquiries.
- A risk management resource hub provides online access to a wide variety of employment policies and procedures designed to help protect insureds from employment practices claims.
- Online sexual harassment and other training modules are also available to help employers provide effective employee training to minimize potential EPL claims.

Claim services

- HSB's experienced EPL claim specialists fully manage claims.
- Specialized employment law firms provide defense for employers.

Implementation services

- Turnkey full implementation services.
- Form development, ongoing product management, systems support, training, and marketing and communications support.

Limits of liability

- Annual aggregate limit options between \$25,000 and \$1,000,000.

Deductibles

- Per claim deductibles between \$2,500 and \$25,000.

Underwriting

- Underwritten on a portfolio basis with premiums customized to the book of business profile.
- No separate application is required on all portfolio business.
- Referral option flexibility for risks with unique needs.

Eligibility

- Available to businesses with up to 100 employees.
- Broad eligibility available to vast majority of classes of business in all provinces and territories.
- Excluded classes include entertainment businesses, employment agencies including temporary or leasing agencies, private membership golf or country clubs, municipalities, and federally regulated private sectors.
- EPL coverage can be attached as an endorsement or coverage part to underlying policy, or can be purchased as a standalone product.
- Broader eligibility and program parameter requests can be considered by HSB on an exception basis.



Three ways to protect a business from these claims



Train managers and employees in applicable laws and policies



Follow changes and updates in laws and employment regulations



Cover the business with Employment Practices Liability (EPL) insurance

With employment-related claims on the rise, small businesses may be particularly vulnerable because they don't have the resources to protect themselves. EPL coverage from HSB provides small business owners with comprehensive coverage at affordable premiums, providing valuable protection from the exposures they face.

Learn more

For more information about HSB's EPL Program visit our website at [Employment Practices Liability \(EPL\)](#)

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This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.
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