

## EMPLOYMENT PRACTICES LIABILITY



## OUR BUSINESS OWNER'S POLICY WORKS OVERTIME TO HELP PROTECT YOU.

With a long-standing history of protecting small businesses, The Hartford's Business Owner's Policy (BOP) continues to provide protection tailored to your specific industry, and business. But their BOP not only covers your business, it can help protect you as an employer from financial damages resulting from allegations of sexual harassment, discrimination, wrongful termination, violation of the Family & Medical Leave Act, and other types of employment-related claims.

### THE RIGHT PROTECTION WHEN YOU FEEL WRONGED

Unlike some BOP policies, The Hartford's BOP can help protect your business if your customers, vendors, or others accuse you of harassment or discrimination. Other BOP's may limit protection to just your employees.

To help give you the protection you need - especially if you have a significant amount of customer contact - third-party EPL coverage is included for most businesses in the following industries:

Business, Personal & Professional Services | Manufacturing | Medical Offices | Printing & Publishing | Restaurants | Real Estate | Specialty Trade Contractors | Veterinary & Non-Veterinary Animal Services | Wholesalers

### EXTRA PROTECTION AT NO EXTRA COST

While other BOPs may limit your protection just to claims made by employees, The Hartford's BOP can protect you from more claims - so that if customers, vendors, or others accuse you of sexual harassment or discrimination, you're protected.

Not all Business Owner's Policies offer the extensive coverage that's included with The Hartford's BOP:<sup>1</sup> Extra Employment Practices Liability (EPL) protection is included automatically for businesses in many industries without requiring separate elections or additional premium charges.

Coverage details:<sup>2</sup>

- The BOP automatically includes \$10,000 of EPL coverage
- Built-in third-party EPL coverage for certain classes
- Built-in wage and hour defense coverage

And if you think \$10,000 isn't enough, increased limits of up to \$1,000,000 may be available.<sup>3</sup>

<sup>1</sup> In Minnesota and New York, EPL coverage is not automatically included in the Spectrum Business Owner's Policy. EPL program described herein does not apply to EPL coverage written in California.

<sup>2</sup> Employment Practices Liability coverage is not available in all states or to all classes of business. The \$10,000 limit applies to Growing Spectrum business written in Sentinel Insurance Company, Ltd. A \$5,000 limit applies to business written in all other Spectrum class plans. The EPL program described herein does not apply to EPL coverage written in California. There is no built in EPL coverage in Minnesota or New York.

<sup>3</sup> Limits up to \$1M are available to policies written in Sentinel Insurance Company, Ltd. Limits up to \$500,000 are available to business written in all other underwriting companies. Limits above \$1,000,000 may be available through Hartford Financial Products (private-companyinsurance.com).

## HELPING SMALL BUSINESSES PLAY ON

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses... so they can PLAY ON.



## PUTTING MORE RESOURCES TO WORK FOR YOU.

Employment law issues are complicated, emotional and require experience. It's why, when you purchase increased EPL limits, you'll receive access to:

Legal advice on employment practices and procedures through the Jackson Lewis Help Line<sup>4</sup>, among other value-add services.

EPL-related resources like downloadable forms, employment best practices and lawsuit prevention training materials through our proprietary HartfordHelp<sup>®</sup> website.

## DON'T BE FORCED TO HAMMER OUT A SETTLEMENT

If you believe you've been falsely accused, The Hartford will stand by you.

Here's an example of how a case could play out under The Hartford's EPL policy:

- The plaintiff – who has sued you (the employer) for \$500,000 – agrees to settle for \$200,000.
- You – feeling you've done nothing wrong – don't agree to settle and wish to continue fighting the claim, despite The Hartford's recommendation that you settle for \$200,000.
- Ultimately, the plaintiff is awarded \$300,000. But because you have a Hartford Business Owner's Policy, there's no EPL hammer clause to obligate you to pay the difference between the final award and what you could have settled for (\$100,000) or the cost of defense incurred following the missed settlement opportunity.

Dropping the hammer clause means you have more freedom to vigorously defend yourself, and less fear of significant financial consequences.

## WAGE WARS

A common employee complaint filed centers around wages, overtime and job classifications. Employees file lawsuits accusing employers of misclassifying employment status, and miscommunicating an employee's eligibility to receive overtime.

The Hartford's BOP automatically includes wage and hour defense coverage as part of its built-in EPL coverage – which is a real plus for businesses that are likely to find themselves exposed to wage and hour disputes.

And, many businesses, including those below that purchase increased EPL limits, will also benefit from increased wage and hour defense coverage (subject to a sublimit of \$100,000).

Business, Personal & Professional Services	Real Estate
Manufacturing	Specialty Trade Contractors
Medical Offices	Veterinary & Non-Veterinary Animal Services
Printing & Publishing	Wholesalers

We're confident you'll select The Hartford's BOP to help protect your business. Get a Hartford BOP quote today and be sure to request increased EPL limits to help ensure you have the coverage you need if you're ever sued.

Prepare. Protect. Prevail. With The Hartford.<sup>®</sup>



Property  
Liability  
Workers' Comp  
Business Auto

<sup>4</sup> Jackson Lewis is one of the largest law firms in the country specializing in employment law and related categories. The Help Line is not a substitute for the retention of legal counsel to obtain ongoing legal advice on specific problems, such as adverse personnel actions. Rather, it is designed to provide quick answers to basic or general questions. Inquiries that may require extensive research, review of personnel documentation or preparation of personnel policies or forms are beyond the scope of the Help Line service. The Hartford and Jackson Lewis LLP disclaim all liability with respect to any information provided during a Help Line call and/or any of the services described above. Please be aware that accessing the services described above will not constitute the filing of a notice of claim.

The Hartford<sup>®</sup> is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, Hartford Plaza, Hartford, CT 06155.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.