

## EMPLOYMENT PRACTICES LIABILITY

Berkley Canada has partnered with BMS Canada Risk Services and the Canadian Association of Occupational Therapists to offer a stand-alone Employment Practices Liability insurance product to allow employers a way to protect themselves in an increasingly litigious workplace. With a range of limit options, and specifically tailored coverages, Berkley has the ability to meet the needs of clinics of any size.

### What is Employment Practices Liability Insurance?

Employment Practices Liability Insurance (EPLI) includes coverage for defense costs and damages related to various employment-related claims including allegations of wrongful termination, discrimination, workplace harassment and retaliation.

### Top reasons to buy this coverage:

1. You make decisions everyday that impact your employees: hiring, compensation, promotions, accommodating disabilities, terminations and more. Each of these could lead to a claim for a wrongful employment practice even if handled correctly.
2. Both defense costs and settlement amounts for employment practice claims can have a serious financial impact on a company. Employment practices insurance is critical to protect organizations from the potentially large cost of employment litigation.
3. Even an organization with good human resources policies and procedures can be sued, and the cost of defending a claim can be enormous. It is not uncommon for legal fees associated with winning an employment lawsuit to exceed \$50,000.
4. Employment related claims can disrupt businesses, hurt employee morale, and damage reputations.
5. Managing employment practices claims can be complex. Berkley will work with you to manage the claim. Your claim will be assigned to a claim professional as well as an outside attorney who has expertise in the legal environment in your local area.

### Coverage Highlights

- Flexible limit options available starting at \$100,000 and up to \$1 million.
- Defense Costs coverage for claims from Independent Contractors alleging breach of contract, loss of revenue, or loss of commissions.
- Comprehensive definition of Employment Practices Wrongful Act which includes:
  - 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;
- Broad definition of Insured that includes: the company; the executives; employees; and independent contractors
- Bilateral discovery (extended reporting period) for one year.
- Insureds can submit written notice of circumstances which may reasonably give rise to a claim in the future.
- Insureds should report claims as soon as practicable, but have up to sixty (60) days after the expiration of the policy to report claims that were made during the policy period.

**Contact Us for a Quote Today!**

**Toll Free: 1-855-318-6024**