

EMPLOYMENT PRACTICES LIABILITY FOR CALIFORNIA BUSINESSES



WANT TO SELL EMPLOYMENT PRACTICES LIABILITY COVERAGE TO YOUR CALIFORNIA CLIENTS? SO DOES THE HARTFORD.

TWO SERVICES YOUR CLIENTS WILL THANK YOU FOR

Both are included at no additional cost.

HARTFORDHELP.COM

- Downloadable model forms and employment best practices
- Online training to help prevent lawsuits
- Loss prevention checklists and links to key resources

THE JACKSON LEWIS HELP LINE¹

- Live legal advice on employment practices and procedures
- On-site employment management and HR training
- Multiple resources, including employment practices newsletters and checklists
- Discounted rates on seminars and programs

If a client isn't eligible for our new endorsement — or desires a limit >\$250K — request coverage through HARTFORD FINANCIAL PRODUCTS.

Without effective liability coverage, many of your California clients are vulnerable. Employment practices liability (EPL) lawsuits and charges continue to cost employers of all sizes millions each year.

Equal Employment Opportunity Commission (EEOC) charges filed against California employers by their employees in 2013 represented 7.4% of U.S. total charges.² The third highest level in the country. And this includes businesses that employ family members.

The good news is that now you can offer EPL coverage to many California small businesses through The Hartford. It's available as an endorsement to The Hartford's Spectrum[®] Business Owner's Policy. Helping you compete more effectively.

Fast, easy quoting. You can seamlessly quote EPL through New ICON, our online platform.

IDEAL FOR SMALL BUSINESSES IN A VARIETY OF CLASSES

Our EPL coverage is designed primarily for businesses with fewer than 15 employees. But you can offer it to businesses with 15-25 employees with an underwriting referral.

Eligible businesses are listed in **THE HARTFORD'S SPECTRUM PRODUCT MANUAL**. Or contact your underwriter.

Prepare. Protect. Prevail.SM



EPL THAT COVERS A WIDE VARIETY OF CLAIMS – AND A RANGE OF EMPLOYEES

We've designed our EPL coverage to apply to a wide range of claims for wrongful acts, including:

- Wrongful termination
- Discrimination
- Harassment
- Retaliation
- Family and Medical Leave Act (FMLA)

With a broad definition of employee, we can cover eligible business owners facing these claims from any of the following employees:

- Full-time and part-time
- Temporary
- Seasonal
- "Leased" or "loaned," and from
- Independent contractors

COVERAGE BACKED BY A LONG-TERM SUPPORTER OF SMALL BUSINESSES

Having supported small businesses with risk management products for decades, The Hartford understands their risks and exposures. Our coverage reflects this:

- Damages include back pay, front pay and other damages for loss of future earnings

MAKING EPL AFFORDABLE AND SALEABLE

Your customers can choose from coverage limit options ranging from:

- \$25K each claim; \$25K annual aggregate, to
- \$250K each claim; \$250K annual aggregate³

Depending on the coverage limit selected, the deductible can be as low as \$2,500 or as high as \$50,000.

EXCLUSIONS & RESTRICTIONS

- **Excluded counties:** Orange, Los Angeles, Ventura, Riverside, San Bernardino.
- **Excluded classes:** Associations, auto dealerships, barber and beauty shops, car washes, film studios, financial companies, insurance agencies, lawyers and law firms, municipalities and government services, real estate companies, religious organizations, schools and educational institutions, among others.
- **Excluded coverage:** Third-party liability and wage-and-hour coverage.

SELL EPL TO YOUR ELIGIBLE CALIFORNIA CLIENTS TODAY. [CLICK HERE](#) for a printable flyer. For more than 200 years, The Hartford has helped prepare and protect over one million small businesses ... so they can **PLAY ON**.

¹ 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.

² www1.eeoc.gov/eeoc/statistics/enforcement/charges_by_state.cfm#centercol

³ Limits greater than \$250,000 are available as a standalone policy option through Hartford Financial Products.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies, Hartford Fire Insurance Company, Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Its headquarters is in Hartford, CT.

In CA, this insurance is written by Sentinel Insurance Company, Ltd. (CA lic. #8701) and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155.

This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available to all businesses.



Business Insurance
Employee Benefits
Auto
Home