

Employment Practices Liability Insurance



The growing awareness of individual employment rights presents a management challenge and financial concern for businesses. More stringent legislation provides employees with a platform to sue for wrongful employment practices, with ever-increasing success. This can result in dramatic losses of company assets.



Employment practices liability insurance (EPL) covers the company, its management and employees against claims brought by the company's past, present and prospective employees alleging wrongful employment practices including:

- Wrongful termination
- Unlawful failure to employ or promote
- Discrimination based on age, gender, race, etc.
- Sexual or racial harassment
- Breach of data protection laws
- Retaliation
- Defamation

With compensation awards getting bigger and tribunal cases becoming more complex, employers are finding the need to safeguard their companies.

HCC Global Financial Products (HCC Global) specialises in customising comprehensive EPL insurance programmes designed to protect our clients against employment-related claims and against the risk of large financial losses.

Employment Practices Liability Insurance (continued)

Financial Strength

HCC Global is a subsidiary of HCC Insurance Holdings, Inc., which is rated:

- AA (Very Strong) by Standard & Poor's
- AA (Very Strong) by Fitch Ratings
- A+ (Superior) by A.M. Best Company

Programme Features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per EPL policy
- Primary or excess

A Smart Approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under "one roof" makes us institutionally quick: quick to respond; to provide intelligent advice, innovative solutions and efficient claims handling.



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Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Global Financial Products, S.L. -Sole Shareholder Company- is a tied insurance agency acting on behalf of HCC International Insurance Company PLC, registered under the code E0191B61956629 in the Special Register for Insurance Intermediaries, Reinsurance Brokers and their Senior Posts of the Directorate General of Insurance and Pension Funds of Spain (Dirección General de Seguros y Fondos de Pensiones).

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