



# 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.

With compensation awards getting bigger and tribunal cases becoming more complex, employers are finding the need to safeguard their companies against exposures that include:

- + 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

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. 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.

## International Headquarters

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## Financial Strength

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

- + AA (Very Strong) by Standard & Poor's
- + 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 underwriters, 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.

