



# Employment Practices Liability

## Claims Made

EPLI from Tokio Marine HCC – Cyber & Professional Lines Group provides liability insurance protection for the business entity and/or its directors, officers and employees for allegations, administrative proceedings and suits relating to:

- Wrongful dismissal, discharge or termination
- Employment-related misrepresentation
- Violation of employment discrimination laws
- Sexual and other harassment
- Wrongful failure to hire or grant tenure
- Negligent evaluation
- Retaliation
- Invasion of privacy
- Employment-related defamation, infliction of emotional distress

### Turnkey Reinsurance Program Features

- Coverage is universally required – by anyone with any staff!
- Waiver of underwriting for basic limits – simplified underwriting/administration for full EPLI options
- Affordable premiums, efficient delivery
- Potential revenue source
- Breakthrough risk management – provides insured with all the basics
- Build policyholder loyalty – and dependency
- Expert claims handling – access to skilled counsel at preferred rates
- 20+ years' EPLI experience – in-house decision authority

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### EPLI Highlights

- Coverage provided up to 75 employees, referrals for more than 75 employees
- Full continuity of coverage available
- Defense of wage and hour claims available
- HReSource®, online risk management training and support service
- Expert claims servicing
- A-rated security

