



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:

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

Tokio Marine HCC specialises in customising comprehensive EPL insurance programmes designed to protect our clients against employment-related claims and against the risk of large financial losses.



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



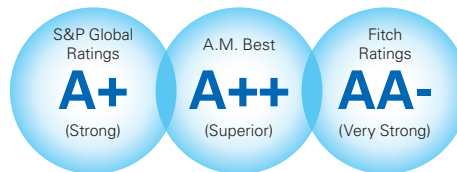
Programme Features

- 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.

Tokio Marine HCC's insurance companies are highly rated*:



*Ratings at the time of printing

- 1 Asking the right questions for a profound understanding of your needs
- 2 Working in synergy for effective information exchange
- 3 Customising policies for individual businesses in multiple jurisdictions
- 4 Providing local service and support worldwide
- 5 Responding quickly and efficiently to your enquiries
- 6 Delivering effective insurance solutions
- 7 Providing fast and fair claims services
- 8 Working with you every step of the way, for the long-term
- 9 **RESULT: You get back to business with one less worry**

Contact Us

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A member of the Tokio Marine HCC group of companies

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

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 Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.