

▶ *Hanover Private Company Advantage*

Real Example—Could this happen to you?

A female employee resigned claiming that she had been the victim of sexual harassment and gender discrimination at the hands of several managers. An intensive investigation revealed that the claims were justified, with emails and verified verbal abuse submitted as evidence. The employee prevailed in court and was awarded \$235,000. The company paid \$250,000 in legal fees.

Employment Practices Liability Coverage

Employment-related lawsuits like sexual harassment, job discrimination, wrongful termination, and many other issues are at their highest level in twenty years. Even employees who are treated like “family” can file employment practices liability claims. Merit cases can cripple a smaller company for years, or force it to close altogether. Claims even eventually proven frivolous can cost businesses tens of thousands of dollars to defend. Are you prepared?

Hanover Employment Practices Insurance is the answer. Hanover’s Employment Practices Liability Insurance (EPL) is designed to provide mid-sized businesses with the protection they need today. EPL protects against the financial damage of a claim or lawsuit companies thought would never happen to them. Keeping current with today’s legal environment, our program provides broad coverage for employment practices and wrongful acts.

Allegations can include (but not be limited to):

- Claims of discrimination of a terminated employee based upon gender, race, age, or religious affiliation
- Hostile work environment
- Wrongful discharge
- Retaliation
- Emotional distress, humiliation, or defamation as a result of a wrongful employment act

Employees covered:

- Leased Employees
- Temporary Workers
- Committee Members
- Directors and Officers
- Trustees
- Full-Time & Part-Time Employees
- Seasonal Employees

Essential Coverages:

- Broad Coverage for an array of allegations including: discrimination, harassment, retaliation, constructive discharge, termination, failure to hire, and negligent supervision
- Punitive or exemplary damages up to the limit of liability, where insurable
- Personal Injury
- Duty to Defend
- EEOC (or state equivalent) coverage
- Retentions as low \$1,000
- Monetary and Non-Monetary relief
- Third-Party Liability
- Independent Contractors

Additional Available Enhancements

- Illegal Alien Investigative Proceeding sub-limit
- Wage & Hour (FLSA) costs of defense sub-limit

▶ Get your coverage in order today.

You owe it to your business and everyone who depends on your business to protect yourself and your company from employee practices liability threats. Your Hanover Agent, working in tandem with The Hanover, is ready to help you take advantage of this important coverage and craft a plan that makes the most sense for your unique situation. Contact your local Hanover Agent today.



Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A.M. Best Company.

The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com

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