

Employment practices liability coverage

Help protect your business from employment-related issues

After a number of years working for the company, an administrative assistant resigned without notice. Instead of notifying her immediate manager, she informed the owner of the company of her decision, indicating she could no longer tolerate the harassment.

An investigation revealed that a coworker regularly made sexually suggestive comments to her over the past year, and had also disparaged various ethnic groups. She reported the comments to her manager on several occasions, who did nothing to address or correct the situation.

After leaving the company, the former assistant attempted to find other employment, but was unable to replace her prior income. After consulting an employment law attorney, she filed a lawsuit alleging sexual and racial harassment.

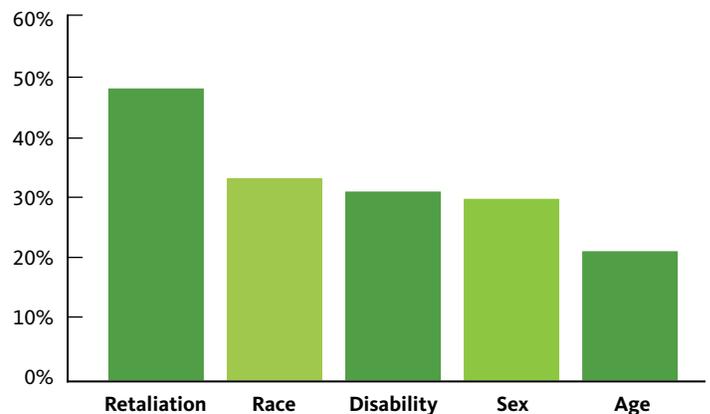
While the company had a written policy prohibiting workplace harassment, and procedures for investigating reported cases, management adherence was inconsistent. Defense of the allegation was compromised when it was learned that the company did not enforce its own policy requiring management personnel to actively report, investigate, and respond to every alleged harassment case. This claim settled for \$179,000¹.

Why your business needs employment-related practices liability insurance (EPLI)

Your employees are an integral part of your business. However, at some point, your business might be faced with an employment-related suit or allegation. The Equal Employment Opportunity Commission (EEOC), which enforces civil rights laws against workplace discrimination, reported more than 80,000 charges filed against U.S. employers in 2017².

The most common charges were:

Top 5 Equal Employment Opportunity Charges



Source: EEOC, as of fiscal year 2017, ended Sept. 30, 2017. Percentages add up to more than 100 percent due to multiple allegations being included in a singular charge.

¹ Facts are representative of claims that occur throughout the property and casualty industry and are not based upon any specific individual or entity.

² EEOC Charge Receipts by State (includes U.S. Territories) and Basis for 2017

What EPLI covers

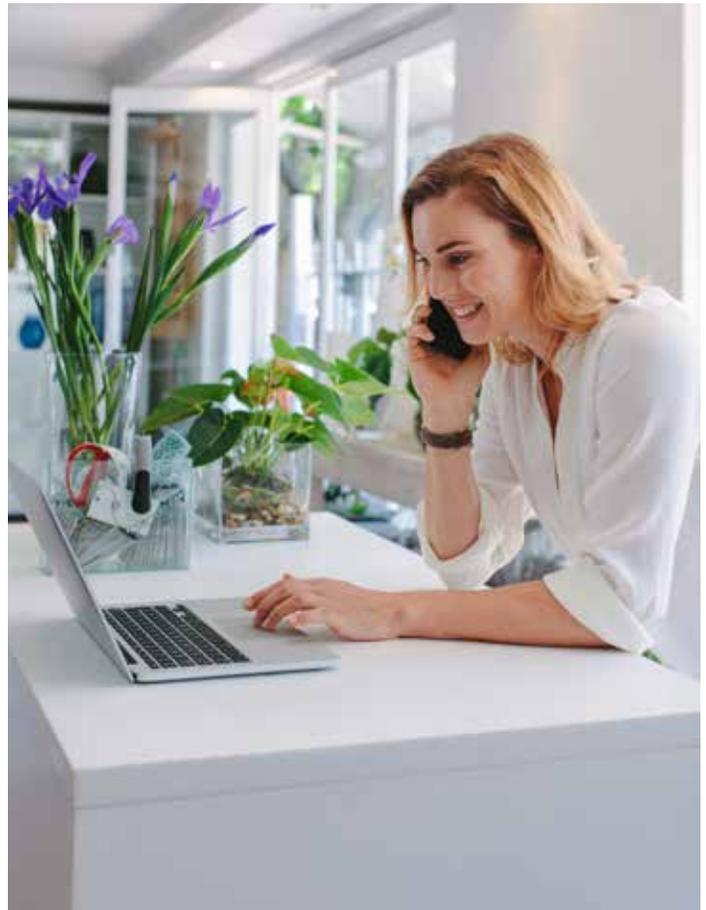
EPLI protects your business against covered work-related wrongful acts, such as:

- Discrimination, based on age, gender, or other factors
- Harassment, such as sexual harassment
- Failure to employ or promote
- Retaliation
- Wrongful termination

How we can help you

In addition to EPLI coverage, the Hortica Employer Resource Center is available as a benefit of your policy and through Hortica's association with Enquiron®. Employers across the country have leveraged the service to add value to their policy. The service includes:

- Direct access to employment law attorneys to receive confidential, documented responses to your organization's specific questions
- Live and recorded topical webinars, many with continuing education credits for human resources personnel
- Proactive regulatory updates based on your selected preferences
- A state-specific employee handbook building tool
- Online sexual harassment prevention training, along with other topics, for supervisors and employees



Want more information?

Contact your Hortica agent at 800-851-7740,
or visit hortica.com.



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