

# We've Got You Covered

Protect Yourself Against Workplace Claims  
with Employment Practices Liability Coverage

## Coverage beyond the workplace

People-related risks can come from many directions, including employees, applicants, customers, vendors, and other third parties.

**Employment Practices Liability** and Third-Party Coverage helps protect your business from claims involving discrimination, harassment, wrongful termination, retaliation, and similar employment-related allegations. Because defense costs can add up quickly, having the right coverage in place can make all the difference.

## Covered Allegations Checklist<sup>(1)</sup>

### ✔ Wrongful Termination

Claims alleging wrongful dismissal, discharge, termination, or constructive termination of employment.

### ✔ Discrimination

Allegations involving hiring, firing, promotion, demotion, or other employment decisions based on protected characteristics, including race, sex, age, disability, religion, pregnancy, sexual orientation, marital status, or other legally protected status.

### ✔ Workplace Harassment

Claims involving alleged sexual or non-sexual harassment, including conduct that creates an intimidating, hostile, or offensive work environment.

### ✔ Retaliation

Allegations of retaliation or retaliatory discharge arising from employment-related activities protected by law.

### ✔ Failure to Hire or Promote

Claims alleging wrongful failure to hire, employ, promote, or advance an employee or applicant.

### ✔ Wrongful Demotion or Discipline

Allegations involving wrongful demotion, wrongful discipline, negligent evaluation, or wrongful deprivation of career opportunity.

### ✔ Defamation and Invasion of Privacy

Claims involving alleged libel, slander, humiliation, defamation, or invasion of privacy.

### ✔ Improper Disclosure of Employee Information

Claims arising from the improper disclosure of confidential employee information resulting in identity theft.

### ✔ False Imprisonment

Claims alleging false imprisonment in an employment-related context.

### ✔ FMLA and USERRA Violations

Claims alleging violations of the Family and Medical Leave Act (FMLA) or Uniformed Services Employment and Reemployment Rights Act (USERRA).

## Optional Third-Party Coverage

### ✔ Third-Party Discrimination Claims

Allegations of discrimination brought by customers, vendors, visitors, or other non-employees based on legally protected characteristics.

### ✔ Third-Party Harassment Claims

Allegations of sexual or non-sexual harassment brought by customers, vendors, visitors, or other non-employees.

This communication provides a general product summary and should not be construed as a guarantee of coverage.

(1) Subject to Coverage Terms, Conditions, Definitions, and Exclusions