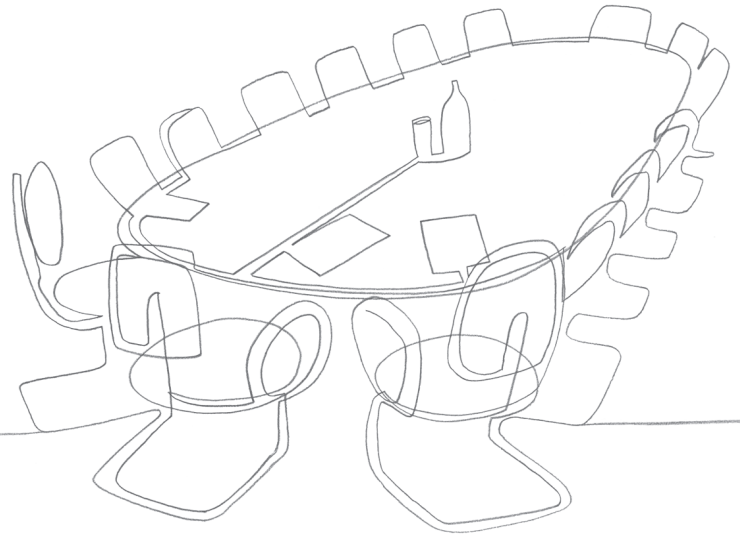


# Employment Practices Liability

Beazley's employment practices liability policy provides cutting edge protection for employers. In addition to coverage for claims alleging discrimination and harassment, the policy covers privacy violations relating to employees' information and covers the cost of hiring a public relations firm, a security firm, or mental health professionals to cope with certain major events.



Employment  
Practices  
Liability  
Specialty  
Lines

Beazley's employment practices liability policy coverage features are innovative in the marketplace.

**Privacy violation coverage**

- Theft of personal employee information such as social security numbers and account information
- Failure to make timely disclosure of an event triggering a legal obligation to notify employees that their personal information may have been compromised

**Employment event coverage**

Sublimit to cover certain costs of hiring a public relations firm, a security firm or mental health professionals to cope with the occurrence of one of the following events:

- Layoff or material change in employment status of 20% or more of the workforce
- Public announcement of a third party claim or allegations of discrimination or harassment impacting an executive officer
- A workplace disaster resulting in the loss of life or imminent threat of the use of a lethal weapon on the employer's premises

**Outside directors coverage**

Covers EPL claims made against insured's employees serving in an executive position for an outside non-profit entity

**Other coverage features include:**

- Civil fines assessed under the Health Information Portability and Accountability Act (HIPAA)
- Negligent hiring
- Optional additional defense limit
- Optional third party coverage
- Wage and hour coverage available to qualified insureds
- Claims reporting as soon as practicable
- 70/30 settlement clause

For more information go to  
[www.beazley.com/mgmtliab](http://www.beazley.com/mgmtliab)

In addition, insureds are entitled to free access to **BeazleySource**, a web-based risk management tool offering:

- Employee training on preventing sexual harassment that meets the legal requirements of CA, MN, ME and HI
- Articles and databases on a wide variety of employment issues
- Sample employment policies in both English and Spanish
- Information on compliance with wage and hour laws
- Unlimited use of our best practices hotline

#### **Target**

- US employers from all industries with up to 20,000 employees are considered
- Staffing firms without employee count limitation
- Appetite for 'hard to place' classes such as law firms, hospitality, high tech, healthcare, retail and transportation

#### **Territory**

Worldwide

#### **Limits**

Up to US \$15,000,000

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