



Employment Practices Liability+SM

IF AN EMPLOYEE FEELS WRONGED, WILL YOUR BUSINESS BE ALL RIGHT?

Business owners have many responsibilities, including oversight of all employment practices. However, it's not always easy to identify or anticipate what can trigger a wrongful employment practice claim.

In today's increasingly complex and litigious environment, even the most conscientious business owners can find themselves in a situation where an employee feels his or her legal rights have been violated. This can occur in any industry or business size. If an employment practices claim is brought against your business, and even if you are not found liable, the costs to defend these claims can be financially overwhelming. Let Travelers' risk management tools and **Employment Practices Liability+ (EPL+)** policy help you manage the risk and potential costs associated with employment practices claims.

Travelers' Employment Practices Liability+ with Identity Fraud Expense Reimbursement

Available through a Travelers BOP (Business Owner's Policy), Travelers' **EPL+** coverage can help protect your business in the event of a claim alleging wrongful employment practices, such as:

- Discrimination (including age, race, gender and other violations of employment discrimination law)
- Sexual harassment
- Retaliation
- Wrongful termination

EPL+ is designed to help cover your legal defense expenses – regardless of whether you are found to be at fault – as well as any potential settlement damages awarded to an employee, up to the **EPL+** coverage limit.

Learn more.
Talk to your
independent agent
today.

The coverage also includes additional valuable features, such as:

Risk Management PLUS+ Online[®]

Risk Management PLUS+ Online is an online loss prevention program developed exclusively for Travelers customers. This program includes web-based training for managers on employment practices-related issues, insightful articles, model workplace policies and sample forms. This is available at no additional cost to Travelers **EPL+** customers. Additionally, Travelers **EPL+** customers have access to an **EPL+** Help Line supported by attorneys at the Jackson Lewis law firm who specialize in employment law.* This **EPL+** Help Line can provide Travelers **EPL+** customers with general risk management advice on employment practice issues.

Identity Fraud Expense Reimbursement

Last year, over 12 million Americans were victims of identity fraud, and every two seconds someone becomes a victim.** Recovering from identity fraud can be expensive, time consuming and complex. That's why Travelers' **EPL+** lets you offer employees protection for the out-of-pocket expenses needed to restore their identity, including lost wages, attorneys' fees, day care and elder care costs. Travelers will even provide risk management guidance to help your employees prevent identity fraud.

Defending your business against an employment practices claim can cost you time, money and emotional distress. Travelers' **Employment Practices Liability+ with Identity Fraud Expense Reimbursement** is a smart choice you can make to protect your business.

*Assistance from Jackson Lewis attorneys is not intended to replace your company's need to hire employment counsel to assist in making specific personnel decisions and in implementing policies and procedures.

**2015 Identity Fraud Report released by Javelin Strategy & Research

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