

Employment-Related Practices Liability Coverage



Acuity's Employment-Related Practices Solution

Acuity's employment-related practices solution is an essential part of your risk management strategy. It protects you against employment-related practices claims with a one-two punch:

1. **EmployerProtection.net** provides tools to help you avoid employment-related claims.
2. **Employment-Related Practices Liability Coverage (ERPL)** protects you if an employee claim is filed.

It could happen to your business

Sexual harassment and discrimination. The plaintiff resigned her employment claiming that she had been subjected to sexual harassment and gender discrimination over a period of years. An investigation found explicit texts and a long series of sexually explicit emails, jokes, and comments that happened in the workplace without the employer's knowledge.



Employment-Related Practices Liability Coverage

Acuity's Employment-Related Practices Liability Coverage (ERPL) is designed to protect your business if claims occur. ERPL provides coverage for costs of defense, settlement, and judgments if you are sued for employment-related claims arising from a wide number of actions or allegations, such as:

- Negligent hiring or supervision that results in a covered offense
- Coercing an employee to commit an unlawful act or omission
- Harassment
- Libel, slander, invasion of privacy, defamation, or humiliation
- Verbal, physical, mental, or emotional abuse arising from discrimination
- Wrongful:
 - Demotion or failure to promote
 - Negative evaluation
 - Refusal to employ
 - Termination
 - Deprivation of career opportunity or training
 - Breach of employment contract

EmployerProtection.net

The best defense against employee claims is prevention. EmployerProtection.net is an online resource designed to help you enhance your employment practices and reduce employment-related practices liability exposure. It includes tools such as:

- Model employee handbook
- Employment best practices checklists
- Library of employment-related articles
- Web-based training modules designed to help:
 - Prevent sexual harassment
 - Prevent discrimination
 - Prevent wrongful termination
 - Promote ethical behavior



www.facebook.com/acuityinsurancecompany



www.youtube.com/acuityinsurance



www.acuity.com/acuity-focus