

# Employment Practices Liability Coverage

## TOP 5 REASONS YOUR BUSINESS NEEDS COVERAGE

**1** You make decisions everyday that impact your employees: hiring, compensation, promotions, accommodating disabilities, terminations and more. Each of these can lead to a claim for a wrongful employment practice if not handled correctly.

**2** Both defense costs and settlement amounts for employment practice claims can have a **serious financial impact** on a company. Employment practices insurance is **critical to protect organizations** from the potentially large cost of employment litigation.

**3** Even an organization with good human resources policies and procedures in place can be sued, and **the cost of defending a claim can be enormous**. It is not uncommon for legal fees associated with winning an employment lawsuit to exceed \$250,000.

**4** **Managing employment practices claims can be complex**. Travelers can help. Your claim will be assigned to a claim professional as well as an outside attorney who has expertise in the legal environment in your local area.

**5** Travelers employment practices coverage includes access to **Risk Management Plus+ Online**<sup>®</sup> at no additional cost to you. This dynamic, web-based platform is a one-stop resource that provides a comprehensive set of risk prevention tools.



Employment related claims impact organizations of every size, in every industry. Travelers employment practices liability risk management tools and insurance coverage provides peace of mind with essential coverage to protect organizations from these claims that may potentially harm reputations and cause financial hardship.

Available through the *Wrap+*<sup>®</sup>, *SelectOne+*<sup>®</sup> and *Executive Choice+*<sup>®</sup> product suites.

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