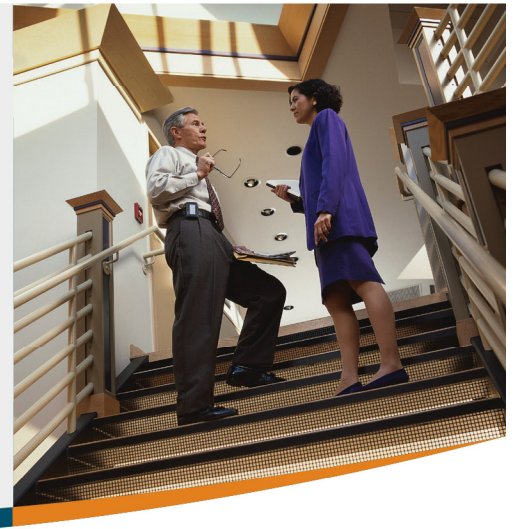


The Cincinnati Insurance Company

Business Insurance

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Simple Solutions for Complicated Times



Even though you are an honest and fair employer, one accusation of unfair employment practices could cost you thousands of dollars. Charges ranging from age or sex discrimination to wrongful termination, even unfounded charges, can hurt or destroy a business.

Protection is within your reach

Until recently, only large businesses were able to affordably insure against the risk of employment practices claims. Now in most states employers of all sizes can insure against this risk. With Cincinnati's small business Employment Practices Liability Insurance, businesses with 14 or fewer employees may choose limits of \$50,000 or \$100,000. Larger business owners can select limits starting at \$500,000 up to \$10,000,000, with co-payment and deductible options (not available in FL).

Even innocent employers go to court

While multi-million dollar jury awards against large corporations make the headlines, thousands of small- and medium-size businesses experience difficult times. Answering a groundless complaint filed with the Equal Employment Opportunity Commission can be costly to employers.

Employers face increased financial risk of potentially violating ever changing and complex employment laws like the Americans with Disabilities Act, the Civil Rights Act of 1964, the Family and Medical Leave Act and the Age Discrimination in Employment Act. Your directors, managers, supervisors and employees may not fully understand the ins and outs of these laws and may be unaware of new rulings and interpretations.

Vital protection now and in the future

Cincinnati's broad definition of claim means that EPLI may provide coverage to your business when current employment statutes change or when new federal, state or local laws are enacted.

Cincinnati's EPLI provides coverage and defense costs under the terms of your policy as soon as past, present or prospective employees in writing demand compensation or relief, instead of waiting for them to file an administrative charge or lawsuit against you.

EPLI protects your business and your employees when charges are made that an employee's rights were violated. From the moment you consider hiring an applicant to active employment, and when you provide references for a former employee, EPLI covers charges that could be made against your business for:

- wrongful termination of employment
- breach of any oral, written or implied employment contract (obligatory payments in the event of termination are not covered)

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



- employment-related misrepresentation
- violation of any federal, state or local law that concerns employment discrimination, including sexual harassment or general workplace harassment (not all states allow coverage for individuals for acts of disparate treatment)
- wrongful failure to employ or promote
- wrongful discipline and deprivation of a career opportunity
- negligent evaluation, hiring, supervision, promotion or retention
- employment-related personal injury, including false arrest, detention or imprisonment, libel or slander and violations of a right of privacy
- wrongful failure to grant tenure
- employment-related wrongful infliction of emotional distress
- violation of the Family and Medical Leave Act
- wrongful retaliation
- wrongful denial of training, denial or deprivation of seniority or evaluation
- failure to provide or enforce adequate employment practices and procedures
- workplace bullying or workplace harassment
- assault, battery or loss of consortium in connection with the charges listed above

EPLI fits your business needs

- EPLI covers arbitration and civil or administrative proceedings, not just lawsuits.
- This is a “pay on behalf of” coverage with a “duty to defend.” Cincinnati will pay your defense costs up front, subject to a deductible and the limit of insurance.
- Your Cincinnati policy doesn’t require policyholders to share defense costs through co-payments.
- Cincinnati settles claims only with your consent.
- EPLI’s claims-made form allows you to preserve coverage by reporting a wrongful act during the policy period, even though the resulting claim is actually made after the policy expires.
- An automatic 90-day extended reporting period is included to cover claims reported after the policy expires. Optional extended reporting periods up to three years are available.
- Coverage is provided no matter where in the world the wrongful act takes place or where the complaint or suit is filed.
- EPLI’s prior acts feature provides coverage for claims brought during the policy period for unknown wrongful acts that took place prior to the effective date of the policy.
- EPLI includes protection against the unpredictable impact of punitive damages on your balance sheet to the extent allowed by applicable state law.

Covers every employee from clerk to CEO

Cincinnati’s broad definition of who is insured protects your business and a wide variety of individuals while acting on your behalf:

- partners and managers
- directors and officers
- all employees, including supervisors
- domestic partners
- independent contractors (excess of other insurance) when you agree to indemnification

We can help you prevent mistakes and allegations

Along with your policy, you will receive an employer’s guide: a booklet of practical advice for reducing the risks associated with employment practices. It tells how to avoid discrimination when advertising employment openings, what you can ask in an application or interview and how to handle requests for references about past employees.

The booklet also includes sample personnel policies on sexual harassment and anti-discrimination, as well as an employment application that you can adapt to your operation. This booklet is for guidance only; it does not replace consulting with appropriate counsel when setting policies and procedures for your business.

To receive help managing risk, you can call our Employment Connection hotline for guidance prior to making employment-related decisions. You receive this service for no additional charge as a Cincinnati EPLI policyholder.

The right coverage from the right people

When it comes to something as important as your business – your livelihood – you can count on your local, independent agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve and seeing your business as you do. Our commitment to you is simple:

- service from people who know you, your business and your community
- three-year package policies with rates (cost per dollar of coverage) that won’t increase during the term even though the total amount you pay may change with your business – available in most states for many coverages
- financial strength that allows us to fulfill our promises

Thank you for trusting your agent and Cincinnati to protect your business.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. “The Cincinnati Insurance Companies” and “Cincinnati” refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2016 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.