

# Business insurance with comprehensive employer protection built in.

## ► Spectrum®

Our Spectrum® Business Owner's Policy (BOP) gives your customers coverage tailored to their businesses and industries. And it also helps protect them from costly claims like sexual harassment, discrimination, wrongful termination, violation of the Family & Medical Leave Act and other types of employment-related risks.

### The Right Protection When You Feel Wronged

Our BOP can help protect a business if customers, vendors, or others accuse it of harassment or discrimination. Other BOPs may limit protection just to claims by employees.

To help give your customers the protection they need – especially those with a significant amount of customer contact – third-party EPL coverage is included for most businesses in the following classes:

- Business, Personal & Professional Services
- Manufacturing
- Medical Offices
- Printing & Publishing
- Restaurants
- Real Estate
- Specialty Trade Contractors
- Veterinary & Non-Veterinary Animal Services
- Wholesalers

### Extra Protection at No Extra Cost

While other BOPs may provide some Employment Practices Liability (EPL) protection, not all offer the extensive coverage that's included with a Spectrum BOP.<sup>1</sup> Extra EPL protection is included automatically for many classes, without requiring separate elections or additional premium charges.

#### Coverage details:<sup>2</sup>

- The BOP automatically includes \$25,000 of EPL coverage
- Built-in third-party EPL coverage for certain classes
- Built-in wage and hour defense coverage

And if \$25,000 isn't adequate for your clients' needs, increased limits of up to \$1,000,000 may be available.<sup>3</sup>

## No Forced Settlements

If your customer believes they're not guilty of allegations, the last thing they want to hear is that they have to accept a settlement. With our EPL coverage, they won't have to because there's no hammer clause. Here's an example of how a case could play out under our EPL policy:

- The plaintiff – who has sued an employer for \$500,000 – agrees to settle for \$200,000.
- The employer – feeling they've done nothing wrong – doesn't agree to settle and wishes to continue fighting the claim, despite our recommendation that the employer settle for \$200,000.
- Ultimately, the plaintiff is awarded \$300,000. But because the employer has a Spectrum BOP, there's no EPL hammer clause to obligate the employer to pay the difference between the final award and what they could have settled for (\$100,000) or the cost of defense incurred following the missed settlement opportunity.
- Dropping the hammer clause means your customers have more freedom to vigorously defend themselves, and less fear of significant financial consequences.

## Defense Against Wage Disputes

Complaints filed by employees often involve disagreements over pay, overtime, and how their jobs are classified. They sue their employers for labeling their job status incorrectly and not clearly explaining if they qualify for overtime.

For your customers who may face disputes over pay or overtime, our BOP includes protection for wage and hour claims built into its Employment Practices Liability (EPL) coverage.

And many businesses that purchase increased EPL limits, including those listed here, will also benefit from increased wage and hour defense coverage (subject to a sublimit of \$100,000).

- Business, Personal & Professional Services
- Manufacturing
- Medical Offices
- Printing & Publishing
- Veterinary & Non-Veterinary Animal Services
- Specialty Trade Contractors
- Real Estate
- Wholesalers

### ► More resources to work for your customers.

We've partnered with Jackson Lewis<sup>4</sup> to offer your customers value-added services like a help line through which they have access to live legal advice on employment practices and procedures. In addition, HartfordHelp<sup>®</sup> – our proprietary website – provides your customers with downloadable forms, best practices and online training to help prevent lawsuits. These value-added services are available for customers that purchase increased EPL limits.

**Contact your Small Business sales representative.**



<sup>1</sup> In Minnesota, North Dakota and New York, EPL coverage is not automatically included in the Spectrum® Business Owner's Policy. EPL program described herein does not apply to EPL coverage written in California.

<sup>2</sup> Employment Practices Liability coverage is not available in all states or to all classes of business. The \$25,000 limit applies to Spectrum business written in Hartford Underwriters Insurance Company. The EPL program described herein does not apply to EPL coverage written in California. There is no built-in EPL coverage in California, Minnesota, North Dakota or New York.

<sup>3</sup> Limits up to \$1M are available to policies written in Hartford Underwriters Insurance Company. Limits above \$1M may be available through Hartford Financial Products ([privatecompanyinsurance.com](http://privatecompanyinsurance.com)).

<sup>4</sup> Jackson Lewis is one of the largest law firms in the country specializing in employment law and related categories. The Help Line is not a substitute for the retention of legal counsel to obtain ongoing legal advice on specific problems, such as adverse personnel actions. Rather, it is designed to provide quick answers to basic or general questions. Inquiries that may require extensive research, review of personnel documentation or preparation of personnel policies or forms are beyond the scope of the Help Line service. The Hartford and Jackson Lewis LLP disclaim all liability with respect to any information provided during a Help Line call and/or any of the services described above. Please be aware that accessing the services described above will not constitute the filing of a notice of claim.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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