

Business insurance with comprehensive employer protection built in.

► **Spectrum®**

Spectrum, our Business Owner's Policy (BOP), provides coverage customized to your business and the industry you're in. It also helps protect you as an employer from costly claims like sexual harassment, discrimination, wrongful termination, violation of the Family & Medical Leave Act and other employment-related risks.

The Right Protection When You Feel Wronged

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

To help give you the protection you need – especially if you have a significant amount of customer contact – third-party EPL coverage is included for most businesses in the following industries:

- 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

Not all BOPs offer the extensive coverage that's included with our BOP.¹ Extra Employment Practices Liability (EPL) protection is included automatically for businesses in many industries without requiring separate elections or additional premium charges.

Coverage details:²

- 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 you think \$25,000 isn't enough, increased limits of up to \$1,000,000 may be available.³

No Forced Settlements

If you believe you've been falsely accused, we'll stand by you. Here's an example of how a case could play out under our EPL policy:

- The plaintiff – who has sued you (the employer) for \$500,000 – agrees to settle for \$200,000.
- You – feeling you've done nothing wrong – don't agree to settle and wish to continue fighting the claim, despite our recommendation that you settle for \$200,000.
- Ultimately, the plaintiff is awarded \$300,000. But because you have our Business Owner's Policy, there's no EPL hammer clause to obligate you to pay the difference between the final award and what you could have settled for (\$100,000) or the cost of defense incurred following the missed settlement opportunity.

Dropping the hammer clause means you have more freedom to vigorously defend yourself, 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 businesses that 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

▶ Putting more resources to work for you.

Employment law issues are complicated, emotional and require experience. It's why, when you purchase increased EPL limits, you'll receive access to:

- Legal advice on employment practices and procedures through the Jackson Lewis Help Line,⁴ among other value-added services.
- In addition, Jackson Lewis also provides EPL-related resources like downloadable forms, access to employment related articles and webinars, state and federal law summaries, customizable handbooks, and lawsuit prevention training materials through our proprietary HartfordHelp® website.

Get a quote today.



¹ 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.

² 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.

³ 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).

⁴ 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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