

Employer protection that goes above and beyond for your customers.

▶ Spectrum®

Consider these actual claim scenarios.

1. A former employee claims she was unfairly terminated due to religious discrimination and receives \$157,000 in back pay and compensatory damages.
2. A current employee files a complaint claiming he was denied a promotion due to his caregiver responsibilities as a father of two. A settlement of \$205,000 is agreed to for the alleged sex discrimination.

Would your customers have had the coverage needed to protect them if they were either of the business owners in these scenarios?

We can help to protect your customers from employment-related claims.

Employment Practices Liability eligibility

- Available to many classes of business (excluding lawyers)
- Designed for businesses with no more than 50 employees

(For > 50 employees, coverage can be written through Hartford Financial Products on a standalone basis)

What's covered?^{1,2}

Employment-related claims resulting from alleged or actual acts of:

- Discrimination
- Harassment
- Retaliation
- Violation of Family Medical Leave Act (FMLA)
- Wrongful Discipline
- Wrongful Failure to Promote
- Wrongful Termination

Coverage details³

- Spectrum® automatically includes \$25,000 of EPLI coverage
- Available increased limits: \$50,000; \$100,000; \$250,000; \$500,000 and \$1,000,000
- Duty to Defend Policy

Service details

Access to Hartford HELP® via hartfordhelp.com*, a proprietary website full of EPLI-related resources including those listed below. This website is available at no additional cost to customers who purchase increased EPLI limits.

- Web-based training on topics such as wrongful termination, discrimination, sexual harassment and ethical behavior
- Sample forms for: employment applications, commendation letters, exit interviews, incident reports, performance reviews, reprimands and warnings
- Model employment policies and employee handbook
- Timely articles regarding Employment Practices trends

How Our EPLI Coverage Is Different

Broad Definition of Key Terms

- Insured includes full and part-time employees as well as temporary, seasonal and even certain leased or loaned employees or independent contractors.
- Damages include back pay, front pay and other damages for loss of future earnings.
- Wrongful Act includes failure to grant tenure, retaliation, failure to create procedures and violation of FMLA.
- Loss includes punitive damages where insurable by law.

Purchasing Convenience

We offer one-policy convenience within the Spectrum product.

▶ [Hartfordhelp.com](https://hartfordhelp.com)*

You and your customers will have full access to this proprietary website full of EPLI-related resources including sample performance reviews and other forms, model employment policies and web-based training on wrongful termination, discrimination, sexual harassment and ethical behavior. This site is available at no additional cost to customers who purchase increased EPLI limits.

Contact your Small Business sales representative.



*Hartford HELP and hartfordhelp.com are not substitutes for the retention of legal counsel and may only provide short answers to basic or general questions. The Hartford disclaims all liability with respect to any information provided thereon or in connection therewith.

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).

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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