



# EMPLOYMENT PRACTICES LIABILITY

Do you employ administrative and/or professional staff? Does your business engage independent contractors, volunteers, or students?

You make decisions every day that impact your employees, volunteers, students, and contractors, including hiring, compensation, promotions, accommodating disabilities, terminations, and more. Each of these could lead to a claim for a wrongful employment practice even if handled correctly.

Employment Practices Liability (EPL) **is designed for business owners to protect against allegations of employment practice violations**, including wrongful termination, discrimination, workplace harassment, and others. It also responds to claims made to human rights tribunals, in civil court, or to a certifying body.

Consider a few examples where an Employment Practices Liability policy may respond:

**1** One of your employees sues you, following the promotion of another staff member to Office Manager. The employee is alleging age discrimination and failure to promote because the position was filled by a younger, less qualified person.

**2** An employee files a lawsuit against your business after perceived harassment and discrimination from a Director who criticizes her work and ultimately terminates her employment. The employee alleges wrongful termination, emotional distress, hostile work environment, and discrimination based on gender and disability.

Even an organization with good human resources policies and procedures 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 \$50,000.** Employment-related claims can also disrupt businesses, hurt employee morale, and damage your reputation.

## Coverage Highlights:

Comprehensive definition of Employment Practices Wrongful Act, which includes:

- ✓ Retaliation;
- ✓ Discrimination;
- ✓ Employment harassment, including sexual harassment, bullying, and hostile work environment;
- ✓ Wrongful termination;
- ✓ Failure to employ or promote;
- ✓ Breach of employment contract.

Also responds to employment-related allegations of:

- ✓ Deprivation of a career opportunity;
- ✓ Defamation;
- ✓ Negligent evaluation;
- ✓ Wrongful discipline;
- ✓ Misrepresentation.

Protects your business, executives and employees against allegations made by:

- ✓ Employees;
- ✓ Independent contractors;
- ✓ Volunteers;
- ✓ Students



## HOW TO APPLY

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6558

info.canada@bmsgroup.com

www.canada.bmsgroup.com

### More Information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

**bms.**