



**Mutual Benefit Group**  
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## Employment Practices Liability

### Overview of Employment Practices Coverage Protecting Small Businesses\*

#### Coverage Highlights, Terms and Conditions

Small business owners are vulnerable to employment practices claims brought by employees, leased employees, independent contractors and applicants for employment. Discrimination, harassment and wrongful termination are just some of the costly allegations that can vastly impact a small business, its reputation and finances.

Stay protected against claims, groundless or not, with Employment Practices Liability coverage.

*\*For CPP Only*

#### Limits and Deductible

Limits and deductibles can be found in the policy endorsement. Contact a representative for more information.

- **Insuring Agreement:** Pays for settlement and reasonable and necessary defense costs arising out of an insured's wrongful employment act against employees, recognized volunteers and applicants for employment
- **Duty to Defend:** Right and duty to defend as well as appointing an attorney to defend any claim or suit brought against an insured for a wrongful employment act or third party violation, even if the claim or suit is groundless
- **Worldwide Coverage:** Provides coverage for wrongful employment acts or third party violations anywhere in the world. Claim must be made and suit must be brought in the United States of America, its territories and possessions, Puerto Rico or Canada
- **Third Party Coverage:** Provides coverage for discrimination or sexual harassment made against an insured by non-employees such as clients, customers, tenants or vendors
- **Supplemental Reporting Period:** Provides the insured the option to purchase an extended reporting period following cancellation or non-renewal. Allows for notice of claims made during the SERP for wrongful employment acts occurring during the coverage period
- **Automatic Extended Reporting Period:** Provides the insured with protection for a period of sixty days after the effective date of cancellation or non renewal, at no additional premium, to give notice of claims