

ForeFront Portfolio

Employment Practices Liability Insurance for Law Firms

CHUBB



Claims involving employment issues comprise a significant amount of today's civil litigation. No organization is immune from employment practices liability litigation, least of all law firms. Forefront Portfolio Employment Practices Liability (EPL) Insurance for Law Firms offers comprehensive protection to law firms. We designed coverage to meet the special needs of the law firm community through broad coverage features, superior claims-handling, and valuable risk management services.

Coverage Highlights

- Affirmative Canadian Termination Coverage that has been tailored to Canada's unique EPL legal environment and specifically outlining how Chubb will pay loss with respect to a Canadian EPL lawsuit.
- Broad definition of "employment practices wrongful act" addresses evolving legal landscape.
- Punitive damages coverage (where insurable by law).
- Third party coverage for claims for harassment or discrimination brought by clients or other third parties.
- Coverage for claims by partners and for claims for failure to make partner.
- Independent contractor, leased employee, and volunteer coverage.
- Defence cost coverage for breach of written employment contract claims.
- Worldwide coverage.
- Non-cancelable by the insurer (except for non-payment of premium).

Claims Examples

ForeFront Portfolio Employment Practices Liability Insurance Responds to Allegations Including:

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

And also responds to employment-related allegations of:

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

And insures:

- The company.
- Partners, Executives, employees, and independent contractors

Why ForeFront Portfolio?

A long-time leader in providing insurance to private companies, Chubb created ForeFront Portfolio EPL Insurance for those who are seeking a multi-line management liability insurance solution. The coverage parts in ForeFront Portfolio work as standalone policies or seamlessly together in order to minimize gaps and reduce overlaps in insurance coverage.

Risk management services include access to a toll-free hotline staffed by employment lawyers; access to ChubbWorksSM, a free online resource for companies seeking assistance with employment issues.

Purchase additional coverage parts that make sense for your firm:

- Directors and Officers Liability
- Fiduciary Liability
- Crime
- Kidnap, Ransom and Extortion
- Workplace Violence Expense

The Chubb Advantage

Since 1975, Chubb has been devoted to helping to **protect private companies like yours** with their professional liability insurance needs. We were a pioneer in providing private companies with an integrated insurance coverage to address their professional and management liability exposures.

Our reputation for fair claims handling and superior service offers you additional peace of mind.

Our **financial stability** and ability to pay claims rate among the best in the insurance industry.

Contact Us

For more information on Chubb's ForeFront Portfolio and Employment Practices Liability coverage solutions, contact your local broker or visit <https://www.chubb.com/ca-en/business-insurance/employment-practices-liability-insurance.html>

Chubb. Insured.SM

The claim scenarios described here are hypothetical and are intended to show the types of situations that may result in claims. These scenarios are not based on actual claims and should not be compared to an actual claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb Insurance Company of Canada or Chubb Life Insurance Company of Canada (collectively, "Chubb Canada"). All products may not be available in all provinces or territories. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb Canada, Suite 2500, 199 Bay Street, Toronto ON M5L 1E2.