

# Employment Practices Liability

## Loss Prevention Program

### Overview

Although it may be difficult to fully eliminate the threat of an employment practices liability (EPL) complaint, employers can still minimize their EPL risk and prepare for a strong defense against such complaints. That's the idea behind Chubb's Employment Practices Liability Loss Prevention Program. Our experience shows that:

Proactively implementing loss prevention strategies is key to building a successful defense.

With appropriate loss prevention intervention, the incidence and severity of claims can be reduced.

Early intervention by the insurer in potential claims can help to minimize these costs.

Chubb's Employment Practices Liability Loss Prevention Program offers our EPL insurance customers access to state-of-the-art employment policies and practices, training vehicles, analytical tools, and access to EPL loss prevention specialists.

### Program Features

#### Chubb EPL Loss Prevention

The multifaceted EPL Loss Prevention Program wraps together an overview, on-line articles and archives, links to program partners, directory of preapproved employment services vendors, on-line EPL manual, and more.

#### Loss Prevention Consultant Services

Chubb has a network of over 120 specialized law firms, HR consulting firms, and labor economist statistical firms that are pre-approved to assist customers in addressing their employment issues. These firms offer customized solutions at preferred rates, and Chubb will reimburse customers for a portion of the cost (50% of the cost up to 10% of the EPL premium) for preventive services that align with the coverage provided by the Chubb EPL policy.

#### Toll-Free Hot Line

Our program connects customers with EPL consultants from renowned law firm, Jackson Lewis P.C. This service is designed to assist customers who may lack the internal resources or expertise to manage complex EPL matters. Customers can receive immediate advice from these consultants as soon as a precarious situation emerges.

#### ChubbWorks<sup>SM</sup>

This online resource is available to customers at no extra cost, providing convenient access to various EPL loss-prevention tools. This includes model employment policies, procedures, and forms, online training modules for best practices on topics like sexual harassment, discrimination, termination, and fostering an ethical workplace. Additionally, customers can find self-assessment checklists, informative periodicals, employment journals, valuable HR websites, and more.

Learn more at [www.chubb.com](http://www.chubb.com).

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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](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The material presented herein is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. It is not intended as a substitute for legal, insurance, or other professional advice, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.