

EMPLOYMENT PRACTICES LIABILITY FACTSHEET

Zurich is one of the leading Insurance Companies for Employment Practices Liability Insurance. Employment Practices Liability Insurance (EPLI) protects companies, as well as managers and other employees, against financial risks resulting from claims based on employment-related discrimination, harassment or wrongful torts such as wrongful termination or non-compliance with data protection laws.

OUR SOLUTION

- Market leading EPLI cover offers worldwide cover for policyholder, subsidiaries, pension plans, directors, officers and employees.
- We offer broad cover for fees, expenses and compensation awards including punitive damages arising out of alleged or actual wrongful employment acts.
- Cover for insured persons acting as Outside Directors in associated companies.
- Broad range of extensions to provide extra protection.
- Long term agreements up to two years available for certain risks.

OUR APPETITE

We will look at all risks and industries on an individual case by case basis.

WHY CHOOSE ZURICH?

- Financial Stability

Zurich Insurance Group, the ultimate parent company of Zurich Benelux, has an outstanding S&P rating of **AA-**. This rating reflects the sound financial position of Zurich which ensures the protection of your interest and our ability to fulfill any financial obligation we assume towards our insureds.

- INTERNATIONAL PROGRAMMES FROM ZURICH

Our global network and capabilities means we can offer Employment Practices Liability solutions covering multiple territories, up to 90 countries and growing. We co-ordinate and implement cross-territory programmes, leaving customers feeling in control of their overseas coverage, avoiding language, cultural and business practice barriers.

- Our **Multinational Insurance Application (MIA)** brings clarity to complex multinational insurance programmes by ensuring alignment with local insurance regulations and premium tax obligations.
- At the heart of our approach to international marine programmes is our proprietary **International Programme System (IPS)**. This application integrates customer data into one worldwide platform. It links Zurich's owned offices, hub offices and direct partner companies, enabling the steady flow of information necessary to manage international programmes.

- UNDERSTANDING OF THE HR LANDSCAPE

If a customer has operations in the US, they can gain a clearer understanding of the changing employment legislative landscape with complimentary access to risk management tools – HR Care and HR Classroom.

- HR Care gives the core resources needed to help keep up to date with employment law information in a variety of configurations. Email updates on legislative changes are delivered on a monthly basis.
- HR Classroom is a way to deliver high quality, easy to use compliance training concerning discrimination and sexual harassment prevention to company employees, even with multiple offices and frequent hires. Zurich customers benefit from access to ten complimentary modules to use with their staff when required.

- CLAIMS EXPERTISE

We have adopted a customer centric approach to claims with Financial Lines claims at the heart of this. Our Financial Lines Claim team has dedicated **Financial Lines Claims Handlers**

- The team comprises of qualified and experienced insurance professionals who are specialists in EPLI claims, ensuring the appropriate experts are always allocated to the case.
- The team are supported by a panel network of lawyers and adjustors from both the Benelux and global basis.
- We are proactive in seeking to achieve the best possible result for our customers, whether it is by way of a negotiated settlement of a claim or managing complex litigation all the way through to trial.

- CAPACITY

Capacity can be offered up to EUR 25 million, which is very competitive in the market.