



Employment Practices Liability Insurance (EPLI)

Protecting yourself against unforeseeable risks.



**Liberty
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INSURANCE



Liberty
Specialty Markets

Liberty Specialty Markets Latin America

Civil liability for wrongful employment practices in the workplace is having a considerable impact on organizations.

Companies are not only challenged to combat frequent lawsuits from workers and new applicants, but they have to implement an entire operational structure with practices and mechanisms that need to be updated quickly to meet this new reality.

This is how, and without warning, companies may be sued for discrimination, unjustified dismissal, sexual harassment, a hostile work environment, or other similar actions. Such events are not exclusive to large corporations; on the contrary, these days, any company is prone to claims for wrongful employment acts.

It is a mistake to think that these events only happen, in most cases, in the workplace and working environment. However, it has been proven that a good part of these claims come from outside the office, such as during business trips, business events, dinners, or other business activities. The truth is, that this issue has been a prime focus on the board of directors' agendas. Thus, one of the solutions to mitigate the financial consequences of lawsuits is to have an appropriate insurance policy or protection program.

Product definition:

Employment Practice Liability Insurance provides essential coverage for employers against the expenses that they are legally obliged to pay in lawsuits that can be introduced by an applicant to a job or employees that may claim discrimination, wrongful dismissal, hostile working environment or any other labor act described as unjustified.

Scope of coverage:

- Discrimination or harassment coverage against a third party, based on age, gender, race, color, national origin, religion, creed, marital status, sexual orientation or preference, gender identity or expression, genetic makeup testing, pregnancy, HIV or other health status, disability, or other protected statuses under federal, state, or local law.
- Coverage for the spouse or permanent partner.
- Defense cost and legal fees.
- Extension of validity during the investigation period of a covered event.
- Coverage for punitive damages.



Why you need an Employment Practices Liability Insurance.

The Employment Practices Liability Insurance (EPLI) has become a very specialized product. However, some companies and executives still mistakenly entrust this coverage to their D&O and General Liability insurances. You must be vigilant in not allowing this to happen.

On the other hand, the fact that a company has not ever been sued for these types of complaints and has prevention measures in place or offers an excellent working environment does not mean that they are not vulnerable to claims of wrongful employment acts. Harassment situations may occur any time; therefore, it is essential to take early action to prevent any potential claim and the consequential impact that might occur.

The Employment Practices Liability Insurance (EPLI) can play a significant part to help mitigate damages.

Features and benefits of the product:

- Protection extended to companies, their employees, spouses and executives, in response to lawsuits arising from employment relationship(s).
- Mitigates the impact of claims on the finances of the company, employees and executives.
- Experienced EPL claims specialists handle claims that could exhaust considerable resources and that may affect managers' and employees' professional performance.
- Transactions are carried out by experts in employment law, helping to avoid lengthy legal proceedings.

We are prepared to offer you a solution.

At **Liberty**, we are aware of the dynamics that govern our industry. Quick answers and efficient solutions are critical to respond to our clients' needs. A highly qualified team with business capabilities allows coverage for a broad spectrum of activities and contracts; in addition to the support and experience of **Liberty Mutual** that for more than 100 years has been ranked as an undisputed leader of the industry.

What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Having a clear knowledge of the local regulatory framework and of market realities makes the **Liberty** team your best allies.



Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

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