

# Chubb Bermuda Financial Lines

## Primary & Excess Employment Practices Liability

CHUBB®



The financial consequences of employee claims for harassment, discrimination, wrongful termination, retaliation, and other workplace torts can have a devastating impact on even the largest corporations. Chubb Bermuda's Employment Practices Liability (EPL) policy can help mitigate losses from past, present, and prospective employees alleging wrongful employment practices.

**For buyers of large EPL insurance programs, Chubb Bermuda offers Primary Employment Practices Liability coverage, in addition to our longstanding Excess coverage offering.** Coverage offerings are claims reported, a differentiating feature for Chubb Bermuda, and can be issued as either a standalone basis or blended with our Wage & Hour coverage.

Maximum Limits	Attachment	Details
\$25M	Primary or Excess	\$1M (single-plaintiff)/ \$1.5M (mass class) Minimum Retention

## Key Coverage Details

- All industry classes considered
- Standalone EPL and blended EPL/W&H programs
- Choice of Defense Counsel
- Coverage includes but is not limited to:
  - Discrimination
  - Sexual harassment
  - Wrongful discipline, retaliation or termination
  - Failure to promote
  - Breach of employment contract
- Affirmative Punitive Damages coverage
- Claims reported trigger/bordereau reporting
- Coverage for both single-plaintiff and class-action claims
- Coverage includes defense costs, settlements, and judgments
- The flexibility of form and wording
- Broker-specific amendatory endorsements with key enhancements and features

## Contact one of our Financial Lines Underwriters to learn more

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**Chubb Bermuda's Financial Lines Division** offers broad coverage and sizable capacity across all industry classes with a focus on Fortune 1000 companies. We target risks that are low in frequency and high in severity.

## Trusted Protection and True Partnership – That's Chubb Bermuda



**Market-Leading  
& Customized,  
Large-Block  
Capacity**



**Powerful  
Expertise &  
Advocacy for  
Mitigating Losses**



**Deep Data &  
Insights to Keep  
Risk Management  
On Target**

**Chubb. Insured.<sup>SM</sup>**

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, and life insurance to a diverse group of clients.

As an underwriting company, we assess, assume, and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes. Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, and local operations globally.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

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