

# Employment Practice Liability Insurance



## What is it?

Employers' Practice Liability Insurance protects you against claims of discrimination (based on sex, race, age or disability), harassment or wrongful termination.

## Who needs it?

All organisations should have employment practice liability insurance, and large organisations hold this as a matter of course. But it can be smaller or newly founded companies who are at the most risk because they may not have the legal resources to deal with situations or policies in place to detail processes in recruitment, performance management and termination.

## What does it cover?

- Legal fees incurred whilst defending claims made by potential recruits, employees or former employees

This policy also includes a helpline where you can go to, to discuss any queries or concerns in confidence with the legal team.

We will also advise you on whether or not you need additional legal expenses insurance to top up your employment practice insurance.

## What does having Employment Practice Liability Insurance mean to you?

With this cover in place you can rest assured that you have experts on hand to guide you through the increasingly complex minefield of employment regulation. If a claim is made, you will be protected from the potentially huge legal bills involved.

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