



Chubb's Employment Practices Liability Loss Prevention Program

Overview

It may not be possible to completely eliminate the threat of an employment practices liability (EPL) complaint. However, employers can take steps to reduce this threat and to prepare for a complaint by positioning themselves to put forth a strong defense if a complaint does hit.

That's the idea behind Chubb's **Employment Practices Liability Loss Prevention Program**. Our experience shows that:

- The best way to develop a strong defense is to proactively apply loss prevention strategies.
- With proper intervention, the incidence and severity of claims can be reduced because suspected claims are handled early.
- Even "insured" claims can cost companies money before their insurance deductible/retention is exhausted. Early intervention in potential claims helps to minimize these costs.

Chubb's Employment Practices Liability Loss Prevention Program offers our employment practices liability insurance (EPLI) customers access to state-of-the-art policies and practices, training vehicles, analytical tools, and EPL experts.

PROGRAM FEATURES

Chubb EPL Loss Prevention Web Site (<http://csi.chubb.com/epllossprevention>)—Wraps the multifaceted Employment Practices Liability Loss Prevention Program together. Includes a program overview, on-line articles and archives, links to program partners, directory of preapproved employment services vendors, on-line EPL manual, and more.

ChubbWorksSM Web Site (www.chubbworks.com)—A free on-line resource for customers seeking assistance with employment issues. Offers convenient access to comprehensive EPL loss-prevention tools, such as model employment policies, procedures, and forms; on-line "best practices" training modules addressing sexual harassment, discrimination, termination, and creating an ethical workplace; employment practices self-assessment checklists; informational periodicals; employment journals; links to valuable human resources (HR) Web sites, and more.





Loss Prevention Consultant Services—Chubb’s network of more than 120 top law firms, HR consulting firms, and labor economist statistical firms offering specialized services designed to help our customers create customized solutions to their employment issues. These preapproved firms are available to customers at preferred rates, and Chubb will reimburse customers for a portion of preventive services (50% of the cost up to 10% of the EPLI premium) that directly relate to the coverage offered under our EPLI policy.

Toll-Free Hot Line—Puts customers in direct contact with EPL experts from the nationally known law firm Jackson, Lewis, Schnitzler & Krupman. Designed to help customers that may not have the internal resources or expertise to handle complicated EPL matters. Callers can receive immediate advice the moment a precarious situation arises.

Employment Practices Loss Prevention Guidelines Manuals—Free booklets that discuss key employment issues in layperson’s terms and offer proactive ideas for avoiding EPL lawsuits.

CheckPoint Newsletter—Free periodic newsletter, written by EPL experts. Offers commentary and advice on employment-related issues from the customer’s perspective.

NEXT STEPS

For more information on how Chubb’s **Employment Practices Liability Loss Prevention Program** can help prevent potential employment disputes, as well as help employers defend against actual EPL complaints, contact your trusted agent or broker today. Additional information is also available on the Web at www.chubb.com.



Chubb Group of Insurance Companies

Warren, NJ 07059

www.chubb.com

For promotional purposes, Chubb refers to the member insurers of the Chubb Group of Insurance Companies underwriting coverage: Chubb Insurance Company of Europe, S.A.; Chubb Insurance Company of Australia, Limited; Chubb Indemnity Insurance Company; Chubb Insurance Company of Canada; Chubb Argentina de Seguros, S.A.; Chubb do Brasil Companhia de Seguros; Chubb de Chile Compañía de Seguros Generales, A.S.; Chubb de Colombia Compañía de Seguros, S.A.; Chubb de Mexico Compañía Afianzadora, S.A. de C.V.; Chubb National Insurance Company; Federal Insurance Company; Great Northern Insurance Company; Northwestern Pacific Indemnity Company; Pacific Indemnity Company; Vigilant Insurance Company; Executive Risk Indemnity Inc.; Executive Risk Specialty Insurance Company; and Quadrant Indemnity Company. Not all insurers do business in all jurisdictions.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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