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Directors and Officers Liability Insurance including Employment Practices Liability

Your Directors & Officers Liability Policy, in addition to providing coverage for wrongful acts (as defined in your Policy/Coverage Part) also provides coverage for Employment Practices Liability Insurance.

The vast majority of Directors & Officers claims filed against non-profit Social Service/Behavioral Healthcare Organizations fall under employment practices liability.

The following is designed to assist your organization should a claim or complaint be filed against your organization by a federal, state or local governmental agency, or an employee.

What is an Employment Claim?

An employment-related complaint from an employee accusing you of an "Employment Termination", "Discrimination" and/or "Sexual Harassment" as defined in the endorsement, is a claim. A claim can also consist of a lawsuit or charge of discrimination filed with a federal, state, or local civil rights entity, or it can be a request for information from an employment-related regulatory agency such as the Equal Employment Opportunity Commission (EEOC) or the Human Rights Commission (HRC).

Examples of the Types of Claims Covered:

- Employment termination including constructive discharge
- Failure to hire or employ an applicant
- Demotion of any employee
- Failure to promote any employee
- Employment-related defamation of any employee
- Existence of a hostile work environment
- Sexual harassment

When Should You Report a Claim?

Whenever an employee, either orally or in writing, complains that you have committed one of the employment practices covered under the Employment Practices Liability Insurance endorsement, you should immediately report it as a claim. Whenever you receive a complaint from a regulatory agency such as the Equal Employment Opportunity Commission (EEOC) or the Human Rights Commission (HRC) you should immediately report it as a claim.

We have claim representatives with the knowledge necessary to handle employment-related matters. We also have legal counsel to assist you. Our legal counsel has extensive experience responding to employment-related complaints.

How to Report a Claim

If you have an issue that could result in a claim, have a complaint from a regulatory agency, or receive a suit or a threat of a suit, you should contact us via phone or fax. You need to report these issues before you respond in any way.

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