

Claim Services Guide

Employment Practices Liability Insurance for Health Care Organizations

Employment practices liability insurance protects an employer against claims made by employees, former employees, or potential employees. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment related allegations. It protects your company, including its employees and directors and officers.

What is a claim?

If you think it is a claim it probably is.

A claim can come in several different forms. It can be a letter demanding damages, an administrative charge of discrimination (from either the EEOC or a state agency), or a lawsuit. Generally, if you have received something in writing from an employee, past employee or potential employee claiming that your company and/or employee(s) acted unlawfully and that the claimant has been damaged as a result, such allegations may constitute a claim.

How do I report a claim?

Immediately notify your agent or broker when a claim is made against you. You must also comply with any other specific claim reporting instructions set forth in your policy.

To notify Travelers directly, please contact:

Fax: 888.460.6622

Email: BFPclaims@travelers.com

Travelers Bond & Financial Products Claim
385 Washington Street, St. Paul, MN 55102

Please refer to your policy for your duties in the event of a claim.

Superior customer service

Travelers understands that life is full of uncertainty. Rest assured that whenever possible, our claim professionals are ready to help. When you call you can always expect to be assisted promptly and treated with the utmost respect, integrity, professionalism and skill.

Just call us at 1-800-842-8496.

What happens after I report a claim?

The life cycle of a claim varies depending on the nature of the claim. However, the claim process generally includes the following steps:

1. **Acknowledgment**

A letter will be sent to you and your agent to acknowledge Travelers' receipt of the claim notice. This acknowledges receipt of the matter and provides you with a claim number and the name and contact information of the claim professional assigned to the matter.

2. **Information gathering and investigation**

The claim professional will begin the investigation into the matter. During this process you may receive communications requesting additional information in order to assist in the investigation of the claim.

3. **Coverage determination**

Travelers will send you a letter which outlines the coverage available under the policy. This letter sets forth the way the claim will be handled. This letter should be viewed as an informative document setting forth the terms, conditions and exclusions contained within the policy that may apply to your claim. It will also explain why a matter does or does not fall within the coverage provided.

4. **Resolution**

The claim professional will work directly with you and the attorney representing your company to achieve a timely and efficient resolution of the claim.

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When should I report a claim?

You must comply with the policy's reporting requirements. In general, this means that it is best to report a matter that may be a claim in writing as soon as you become aware of it. If Travelers is providing excess coverage, the policy requires that you report the matter pursuant to the primary policy's and our policy's terms.

When in doubt, report the matter and let Travelers make the determination as to whether it is or is not a claim. The sooner Travelers is notified, the sooner we can become involved in the process and offer assistance to you. A delay in reporting may cause all or part of a claim to fall outside of the coverage provided.

Who will handle my claim?

Your claim will be handled by a Travelers Bond & Financial Products claim professional. Healthcare Employment Practices claims are handled by dedicated claim professionals who specialize in the health care and managed care industries and the issues unique to those industries. We work directly with insureds, policyholders, legal counsel, agents and brokers and are committed to delivering world class service to all our customers.

Do I need to hire an attorney?

In most instances, a company facing an employment claim will need an attorney to handle the matter. Depending on your policy, Travelers may appoint an attorney for you, or, you may have the right to choose your own attorney, subject to Travelers' consent.

What is a "Duty to Defend" policy?

With a "Duty to Defend" policy, Travelers will appoint an attorney for you. Travelers has established relationships with experienced law firms and has negotiated favorable rate agreements to provide services to Travelers' insureds. If your policy does not contain a "Duty to Defend" provision, you have the right to select an attorney of your choosing, subject to Travelers' consent. The claim professional will work with you to ensure that your company has a qualified and experienced attorney handling the matter.

Does Travelers provide other services?

As a service to our customers, we provide a comprehensive online risk management Web site to assist you in proactively mitigating employment practices exposures. The site includes updated legal briefings, timely and relevant articles and training programs. These are designed to keep you informed of important statutory, regulatory and legal changes shaping the employment landscape. In addition, Travelers offers you a free consultation with Jackson Lewis, one of the nation's preeminent labor and employment law firms.

Link to Risk Management PLUS+ Online® Web site at www.rmplusonline.com.

You may contact Jackson Lewis at 866.EPL.TRAV (866.375.8728).

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