

Wrap+® for Health Care Organizations Employment Practices Liability

Over the past two decades, employment practices disputes have become one of the fastest-growing sources of litigation in the United States and a significant concern to every health care organization. The Equal Employment Opportunity Commission, the federal agency responsible for enforcing federal employment discrimination laws, receives approximately 80,000 complaints annually. Discrimination based on race, sex or age make up more than half of all employment claims, but employees can also bring actions based on sexual harassment, retaliation or other wrongful employment related practices.

Employment practices issues affect every company and industry – no employer or business segment is immune to charges or discriminatory practices from disgruntled current or former employees. That’s why you need the employment practices liability insurance available through Travelers Wrap+ for Health Care Organizations.

Not all health care employment practices liability policies are the same, and policy comparisons can be misleading. Do your own analysis. **Check and see how their policy stacks up...there is a difference!**

	Wrap+® for Health Care	Their Policy	
		Yes	No
Broad Definition of Insured includes: - Insured Organization, including Subsidiaries, past, present or future Employees, directors, officers, members of the board of trustees, regents or governors, natural person partners, LLC Managers (or functional equivalents)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broad Definition of Employee includes: - A natural person on the payroll of the Insured Organization including the in-house general counsel, full-time and part-time, temporary and seasonal workers, as well as volunteers and leased employees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Definition of Claimant includes: - Independent Contractors	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Broad Definition of Employment Claim includes: - Written demand for monetary or non-monetary relief - Civil proceeding - Formal administrative or regulatory proceeding - Arbitration, mediation or similar alternative dispute resolution proceeding - Written request to toll or waive the statute of limitations relating to a potential civil or administrative proceeding	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Definition of Loss includes: - Punitive, exemplary or multiplied damages, where insurable (most favorable venue)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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		Yes	No
Coverage for Liquidated Damages: - Awarded under the Age Discrimination in Employment Act or the Equal Pay Act	☑	☐	☐
Broad Definition of Wrongful Employment Practice includes: - Discrimination, Retaliation, Sexual Harassment, Workplace Harassment, Wrongful Termination, breach of Employment Agreement, violation of Family Medical Leave Act (FMLA), employment-related misrepresentation, defamation, including libel or slander, or invasion of privacy, failure to create or enforce adequate workplace or employment policies and procedures, employ or promote, or grant tenure, wrongful discipline, denial of training, deprivation of career opportunity, denial or deprivation of seniority or evaluation, and negligent hiring, supervision of others, training or retention, but only if such act is alleged in connection with another defined Wrongful Employment Practice	☑	☐	☐
Outside Position Coverage for claims brought by Outside Claimants: - Automatic coverage for Insured Persons who serve as a director, officer, trustee, etc. or functional equivalent for a organization that falls under Section 501(c)(3) of the Internal Revenue Code - Ability to schedule service on boards of for-profit organizations	☑ ☑	☐ ☐	☐ ☐
Optional Coverage for Third Party Wrongful Acts: - Coverage for Claims for discrimination or sexual harassment	☑	☐	☐
No Exclusion Regarding: - Sexual Harassment by the Health Care Staff - Intentional dishonest or fraudulent acts or willful violations of law - Office of Federal Contract Compliance Programs	☑ ☑ ☑	☐ ☐ ☐	☐ ☐ ☐
Carveback for Claims Alleging Retaliation: - In connection with nuclear radiation, Pollution, COBRA, ERISA, Wage and Hour Laws, social security, unemployment insurance, workers' compensation and disability insurance	☑	☐	☐
Defense Expenses for Claims involving: - Injunctive relief associated with the Americans with Disabilities Act or the Rehabilitation Act - Breach of express written Employment Agreement - Violations under Wage and Hour Law (up to \$100,000) limit (subject to underwriting)	☑ ☑ ☑	☐ ☐ ☐	☐ ☐ ☐

G.J. Sullivan Co.
 Excess & Surplus Lines Brokers

Administered by:
 G.J. Sullivan Co.
 625 The City Drive, Suite 400-
 Orange, CA 92868
 Phone 714.621.2300 · Fax 714.876.2740



Travelers Casualty and Surety Company of America and its property casualty affiliates
 One Tower Square
 Hartford, CT 06183

travelersbond.com

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