

# Chubb's Employment Practices Liability Loss Prevention Program

CHUBB®



## Overview

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It may not be possible to completely eliminate the threat of an employment practices liability (EPL) complaint. However, employers can take steps to reduce their EPL risks and to position themselves for a successful defense of EPL complaints that do arise.

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

- The best way to develop a successful defense is to proactively apply loss prevention strategies.
- With appropriate loss prevention intervention, the incidence and severity of claims can be reduced.
- Even "insured" claims can cost employers money before their insurance deductible/retention is exhausted. Early intervention by the insurer in potential claims can help 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 loss prevention specialists.

## Program Features

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**Chubb EPL Loss Prevention Web Site** (<https://www.chubb.com/us-en/business-insurance/employment-practices-liability-loss-prevention-program.aspx>)—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.

**ChubbWorks<sup>SM</sup> Web Site** ([www.chubbworks.com](http://www.chubbworks.com))—An on-line resource for customers seeking assistance with employment issues, available at no additional charge. Offers convenient access to informative 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 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 the Chubb EPLI policy.

**Toll-Free Hot Line**—Puts customers in direct contact with EPL consultants from the nationally known law firm Jackson Lewis P.C. 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**—Booklets available at no additional charge that discuss key employment issues in layperson’s terms and offer proactive ideas for avoiding EPL lawsuits.

## Next Steps

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For more information on how Chubb’s Employment Practices Liability Loss Prevention Program can help reduce EPL risks, contact your trusted agent or broker today. Additional information is also available on the Web at [www.chubb.com](http://www.chubb.com).

**Chubb. Insured.<sup>SM</sup>**

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