

TOKIO MARINE
HCC

Employment Practices Liability

The growing awareness of individual employment rights presents a management challenge and financial concern for businesses.

More stringent legislation provides employees with a platform to sue for wrongful employment practices, with ever-increasing success. This can result in dramatic losses of company assets.

Employment Practices Liability (EPL) insurance covers the company, its management and employees against claims brought by the company's past, present and prospective employees alleging wrongful employment practices, including:

- breach of data protection laws;
- defamation;
- discrimination based on age, gender, race, and so on;
- retaliation;
- sexual or racial harassment;
- unlawful failure to employ or promote;
- wrongful termination.

Tokio Marine HCC specialises in customising comprehensive EPL insurance programmes designed to protect our clients against employment-related claims and against the risk of large financial losses.

With compensation awards getting bigger and tribunal cases becoming more complex, employers are finding there is a need to safeguard their companies.

Programme features

- Financial capacity of up to €25 million (US\$25 million or £15 million) per EPL policy
- Primary or excess

A smart approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under 'one roof' makes us institutionally quick: quick to respond, and to provide intelligent advice, innovative solutions and efficient claims-handling.

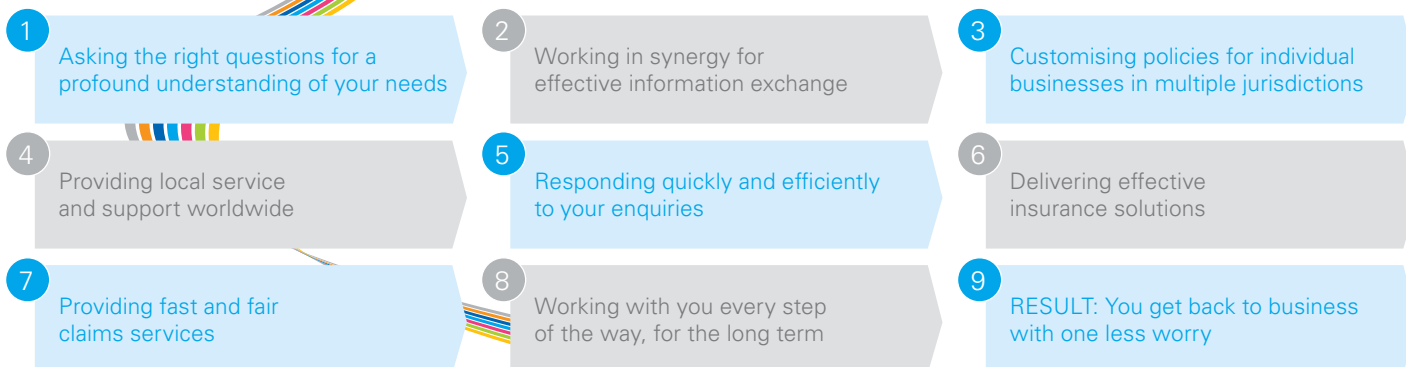
About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:



tmhcc.com/en/about-us →



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Tokio Marine HCC - Financial Lines

A member of the Tokio Marine HCC group of companies

Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC Group of Companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC Group of Companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.