



Employment Practices Liability

At AIG, we appreciate that our clients operate in a highly litigious society, and one in which employees are becoming increasingly aware of their rights. Workplace legislation is often weighted in favour of the employee, resulting in difficult and protracted negotiations for the employer. As employment law is a highly specialised area, hourly fees for lawyers tend to be expensive and we know that defence costs can mount quickly.

Key Features

Broad definition of employment practices liability

- Cover for the company for any liability with respect to employment or prospective employment

Entity protection against third party liability

- For Commercial Institutions, cover for harassment of or discrimination against any third party

Broad definition of employees

- Cover extends to seasonal or temporary workers, work experience individuals and independent contractors, including volunteers
- Cover extends to directors

Protection against a rise in claims

- Extra cover available to respond with a fresh limit, should another claim arise

Workplace assault

- Cover extends to PR consultant and counseling costs where an employee assaults another employee at the insured's premises or at an event sponsored by the insured.

Complimentary legal advice

- Confidential legal advice with respect to employment law



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