



4D Group

## Employment Practices Liability Introduction

### Who would benefit?

Underwriters or brokers who wish to understand this class of insurance.

### Objective

- On completion of the course, delegates will be able to :
- Describe typical causes of employment disputes between employees and their employers
- Outline claim types made under employment practices liability policies in the UK and USA
- Describe factors which are likely to result in increasing litigation against employers
- Describe principal reasons why employers should buy Employment Practices Liability insurance
- Explain the coverage provided by an Employment Practices Liability insurance policy
- Outline principal underwriting considerations which apply when underwriting Employment Practices Liability insurance
- Explain what risk management measures firm will use to reduce the likelihood of employment practices litigation

### Content

- Employment Practices Liabilities
  - Impact of Employment Legislation
  - Equalities Act 2010
  - How employment tribunals work
  - How liabilities differ internationally e.g. UK v US
  - How exposures are changing
  - Claim examples
- Employments Practices Liability Coverage
  - Benefits
  - Key features
  - Which extensions and exclusions are most important and why
  - Dovetailing coverage with other liability policies
  - Employment Practices Liability v Directors & Officers Liability
  - Employment Practices Liability v Legal Expenses
- Employment Practices Liability Underwriting & Risk Management
  - Information required
  - Key aspects or risk management

### Duration

One day

### Pre-requisites

A basic understanding of commercial liability insurance is helpful but not essential