



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