

Employment Practices Liability Coverage

Important coverage if you have domestic employees.

You thought you hired a cook with a flair for Southern cooking, but what you got was someone with a flair for a Southern whiskey. You had an inkling that your sweet au pair walked away with a sweet pair of diamond earrings. Then how did a lawsuit come about?



You hire well and you treat your staff like family. Thankfully you've never had a bad apple, but just in case Fireman's Fund® offers a plan for unexpected staffing issues.

The butler did it.

Simply staffing gardeners, nannies, chauffeurs, and housekeepers in your home is a concern. It always has been. But not for the reasons you might think. It's not uncommon for residence employees nowadays to make claims alleging wrongful employment acts or sexual harassment.

A Prestige® Excess policy with Employment Practices Liability Coverage should be a part of your financial protection plan because it:

- Guards against employment-related discrimination, sexual harassment and wrongful termination suits.
- Provides defense for you and your resident relatives.
- Protects when you staff five or fewer residence employees working at least 15 hours weekly.

Here's our spin on it.

When the lawsuit brings out the paparazzi, your coverage pays \$25,000 to hire an employment practices crisis management or public relations firm to help mitigate damages to your reputation. Help may also come from law firms, media management consulting firms, and security consulting firms.

You're hired.

Before you make your next move in hiring a helping hand, customize your Prestige Excess policy with Employment Practices Liability coverage.

Prestige Excess with Employment Practices Liability Coverage – a customized solution in the Fireman's Fund Prestige portfolio of products and services.



www.firemansfund.com

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit www.firemansfund.com.

The insurance policy, not this flyer, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions and limitations that are not detailed in this flyer. Coverages may differ by state.

©2005 by Fireman's Fund Insurance Co. Novato, CA

A company of Allianz 