



# Employment Practices Liability

A critical protection for all businesses with employees

## EMPLOYMENT PRACTICES LIABILITY INSURANCE

Designed to help employers minimise the risk and potential cost of claims taken against them by employees. These actions may be related to such things as:

- alleged discrimination
- unfair dismissal; and
- sexual or workplace harassment.

## THE IMPORTANCE OF EMPLOYMENT PRACTICES LIABILITY COVER

Employment-related risks are among the most potentially damaging exposures due to their inherent link to public notions of community standards and morality. These legal suits can not only result in significant financial loss but also cause irreparable damage to an employer's reputation and brand.

Defending against an employment-related claim is also time consuming, expensive and disruptive to an employer's business. For employers, the growing risk makes it necessary

to consider how such a claim might affect the company, from legal fees and settlement costs to damage to reputation and brand, and whether measures are in place to minimise both the risk and the impact.

Employment and workplace relations are governed by complex and rapidly changing laws and regulations. Standard policies, procedures and training are no longer enough to protect employers from employment-related litigation.

Such an environment means that insurance solutions have become imperative.

## EXCLUSIVE PRODUCT AVAILABLE TO HUMAN OUTSOURCE CLIENTS

While Human Outsource provides policies, procedures, service and advice to mitigate risk, there is an ever increasing risk of litigation. Nexus Risk Services has negotiated and developed a unique tailored and cost effective solution available exclusively for Human Outsource clients. This product is underwritten by Specialist Underwriting Agencies Pty Ltd in conjunction with Berkley Insurance Australia – one of Australia's leading insurers of employment practices risks.