

Employment Practices Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the business sector, from minor risks to major exposures.

 **Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of employment practices insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

Specialised insurance cover

Employment Practices insurance is designed to protect your business, directors, officers and employees against a broad range of employment-related claims, such as:

- wrongful dismissal, discharge or termination of employment
- breach of any oral or written employment contract or quasi-employment contract
- misrepresentation
- violation of employment discrimination laws (including workplace harassment)
- wrongful failure to employ or promote
- wrongful deprivation of a career opportunity
- negligent evaluation
- invasion of privacy
- defamation
- wrongful infliction of emotional distress.

You may find such cover beneficial in today's changing and complex legal environment.

Let us work with you to develop an insurance program tailored to your specific requirements.



As well as employment practices insurance we can provide cover for any or all of the following: equine and livestock, photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, promotional, and worker's compensation.

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General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.