

CPA EMPLOYER**Gard**[®]

Employment Practices Liability Insurance Exclusively for CPA Firms

- *Includes coverage for:*

- Harassment, including sexual and non-sexual
- Discrimination, including classes protected by federal, state and local laws
- Failure to make partner
- Violations of the Family and Medical Leave Act (FMLA)
- Wrongful termination, including constructive discharge
- Retaliatory discharge and/or demotion
- Whistle-blowing and retaliation allegations
- Entity, current and former directors and officers, shareholders and members
- Employees, including full-time, part-time, temporary, seasonal, leased and interns
- Defamation
- Infliction of emotional distress
- Misrepresentation
- False imprisonment
- Invasion of privacy

- *Risk Management Program offers:*

- Legal hotline – phone consultation of up to 30 minutes per month is available to insured firms at no additional charge
- Aon Track – web-based human resources/risk management tool
- Risk management newsletters
- Consultation services – review of employment application and employee handbook
- Full prior acts coverage to qualified firms
- Punitive damages coverage where insurable under applicable law
- Third-party coverage for discrimination or sexual harassment claims
- Duty to defend
- Deductible credit of 25% for wrongful termination claims provided the insured consulted and followed the recommendations of labor or employment law counsel of our choice prior to the actual termination of an employee
- Defendants reimbursement
- *No exclusion for:*
 - Downsizing
 - Bankruptcy or financial insolvency
 - Intentional acts not related to fraud or criminal activities

CPA EmployerGard
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Endorsed By:



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