

# CPA EMPLOYER**Gard**<sup>®</sup>

## Employment Practices Liability Insurance *Exclusively for CPA Firms*

- *Includes coverage for:*

- Harassment, including sexual and non-sexual
- Discrimination, including all classes protected by federal, state and local laws
- Failure to make partner
- Violations of the Family and Medical Leave Act
- 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 – up to 30 minutes per month is included, without charge
- Aon Track – web-based human resource 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
- Third party coverage for discrimination or sexual harassment claims
- Duty to defend
- Deductible credit of 25% for consulting and following the recommendations of labor or employment law counsel of our choice prior to the actual termination of an employee in wrongful termination claims
- Defendants lost income reimbursement
- *No exclusion for:*
  - Downsizing
  - Bankruptcy or financial insolvency
  - Intentional acts not related to fraud or criminal activities

Endorsed By:

