



JOINT EMPLOYER LIABILITY INSURANCE FOR FRANCHISORS

As an INFINITI HR client, your Franchisees have \$2M in coverage under our Employment Practices Liability Program (EPLI) as secured through Chubb Insurance, an A+ rated insurer. Franchisors will be named as an additional insured and extended coverage in the amount of \$250,000.

With notable and continued adverse trending in national employment practice liability litigation we are pleased to include this solution within our scope of services in order to best protect our Franchisors from the inherent exposures of potentially being named a Joint Employer.

Employment Practices Liability (EPL) Loss Prevention Services

Have a question on how to handle an employment situation? **Simply call 1.888.249.8425** to access employment attorneys at no charge.

ChubbWorks.com is a web-based platform that offers multiple services including overviews of employment laws, sample employment policies and procedures, and on-line training.

Coverage:

- \$2M per Claim
- Minimal Deductible Threshold*
- Crisis Response
- HR and Legal Consult
- Training/Resources

Coverage includes protection from: **

- Wrongful termination
- Sexual harassment and discrimination
- Retaliation or retaliatory discharge
- Libel, slander, humiliation/defamation
- Wrongful failure to promote or employ
- Wrongful deprivation of career opportunity
- Wrongful demotion or negligent evaluation
- Wrongful discipline
- False imprisonment
- Violations of FMLA/Reemployment Acts
- Disclosure of confidential employee info

Covered events subject to insurer review.

* Client deductible is \$25K/claim outside of CA; \$100K/claim in CA.

** Fair Labor Standards Act (aka Wage & Hour) claims and state equivalents are not covered.
This summary of information is applicable from 9/1/2021 through 8/31/2022.

WHAT IS THE EXPOSURE? (BLR Statistics)

100,000+ Charges filed with the EEOC (2017)
33,068 Race Discrimination Claims
27,687 Sex-based Discrimination Claims
21,396 Age Discrimination Claims
10,642 National Origin Claims
2,721 Religious Discrimination Claims
28,539 Retaliation Claims
40% of claims target employees with less than 100 employees
Two-thirds of all awards exceeded \$100,000.

WHAT IS THE EXPOSURE? (sample claim)

A former employee at a business with 30 employees filed a complaint with the EEOC on the basis of disability discrimination and retaliation. The employee claims that she was demoted for excessive absenteeism and she subsequently resigned. The employee claims that she was absent due to medical conditions and not provided with reasonable accommodations. The employer claims that they were never notified of any medical conditions.
Ultimate cost to company: \$115,500.



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