



Employment Edge[®] For PortfolioSelectSM

Employment practices liability exposures continue to increase and take on new dimensions. Ongoing developments at the U.S. Equal Employment Opportunity Commission (EEOC), in court decisions, and in state and federal legislatures are steadily expanding exposure. In addition, the increased reliance on the Internet and social media has opened new avenues for employment liability risk that are particularly difficult for employers to manage.

Employment Edge[®] assists employers in mitigating this increase in risk with value-added services that go well beyond the typical scope of protection. Employment Edge policyholders receive the valuable tools they need to successfully adapt to the changing landscape of employers' liability exposure.

Key Coverage Advantages

- Extends coverage for harassment, discrimination, and other employment-related claims by employees on the Internet (on or off the job)
- Preserves coverage for civil claims that relate back to an EEOC or Uniformed Services Employment and Reemployment Rights Act proceeding inadvertently unreported under a prior AIG policy
- Expands the definition of employment practices violation to encompass a wide range of claims from workplace bullying to discrimination in violation of the Genetic Information Non Discrimination Act
- Covers harassment and unlawful discrimination claims brought by non-employee third parties
- Ensures the most favorable terms and conditions from local AIG policies are applied to claims in foreign jurisdictions
- Includes access to EPL Pak[®] Premier, a market-leading loss prevention resource that has been enhanced with online tools to assist clients with regulatory compliance and best practices for employment practices liability risk management



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Claims Scenarios*

PortfolioSelectSM

PortfolioSelect is a modular policy form that delivers a flexible and efficient insurance solution. Clients can now combine Management Liability, Cyber Liability, and specific Professional Liability coverages to fit their individual needs, conveniently delivered in one policy including:

- Public Company D&O Liability
- Private Company D&O Liability
- Non-Profit D&O Liability
- CyberEdge[®]
- CrimeGuard Choice[®]
- Employment Edge[®]
- Fiduciary Liability Insurance Edge[®]
- Kidnap and Ransom Liability
- Corporate Counsel Premier[®]
- Bankers Professional EdgeSM
- Insurance Company Professional EdgeSM

- A female manager at a health club in California filed a sexual harassment and wrongful termination suit against her employer. She alleged that she was demoted and then fired after she complained to management about the harassing behavior of male managers. The jury awarded the plaintiff \$2.4 million.
- A former male employee sued his employer in Colorado, a packaging company, for disability discrimination alleging that the company refused to allow him to return to work after he was on disability leave recovering from a brain aneurysm. The jury awarded the plaintiff \$8 million: \$7.5 million for punitive damages.
- The EEOC sued a small manufacturer in Florida on behalf of three female and four male employees of Cuban descent, alleging that the women were sexually harassed by their supervisors and that the men were discriminated against when they supported the women's allegations. The matter settled for \$1 million.
- A maintenance worker sued his employer in Massachusetts for disability discrimination and wrongful termination. The employee alleged that he was put on involuntary leave of absence and subsequently terminated after he informed his employer that he had multiple sclerosis. The jury awarded the plaintiff \$286,000.
- The EEOC brought suit against a logistics supply chain company on behalf of three former female temporary employees and a former full time male employee for gender discrimination and retaliation in violation of Title VII of the Civil Rights Act of 1964. The EEOC alleged the three female employees were sexually harassed by a manager and were fired after they complained. The male employee was also terminated for allegedly opposing the sexual harassment. The jury awarded the Plaintiffs \$1.5 million, \$850,000 of which was punitive damages.

**The scenarios summarized above are offered only as examples and are not intended to represent an actual claim or insured. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy.*

To learn more about Employment Edge For PortfolioSelect:

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Your insurance broker



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