

## Coverage That Suits Your Lifestyle

PERHAPS YOU EMPLOY A RESIDENTIAL STAFF — SUCH AS GARDENERS, HOUSEKEEPERS OR NANNIES. IF SO, YOU MAY HAVE CONCERNS ABOUT ALLEGATIONS OF WRONGFUL EMPLOYMENT ACTS THAT HAVE PREVAILED IN U.S. COURTS.

YOU MIGHT ALSO WORRY ABOUT HOW TO HANDLE MEDIA INQUIRIES AND PUBLIC PERCEPTIONS SHOULD SUCH ALLEGATIONS BE MADE ABOUT YOU.

*Masterpiece* EMPLOYMENT PRACTICES LIABILITY COVERAGE — AN OPTIONAL LIABILITY COVERAGE FROM CHUBB — RESPONDS TO THESE CONCERNS.

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Chubb refers to the insurers of the Chubb Group of Insurance Companies. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the policies as issued. Coverage may not be available in all jurisdictions.

<sup>1</sup> In some states the requirement is five (5) or fewer employees.

<sup>2</sup> For NY customers, sexual harassment is covered for vicarious liability only.

<sup>3</sup> For NY customers, employment discrimination is defined as disparate impact and disparate treatment discrimination.



*Masterpiece*<sup>®</sup>  
EMPLOYMENT PRACTICES  
LIABILITY COVERAGE

Financial Strength and Exceptional Claim Service



Box 1615, Warren, New Jersey 07061-1615  
[www.chubb.com/personal](http://www.chubb.com/personal)

Form 02-01-0252 (Rev. 8/09)

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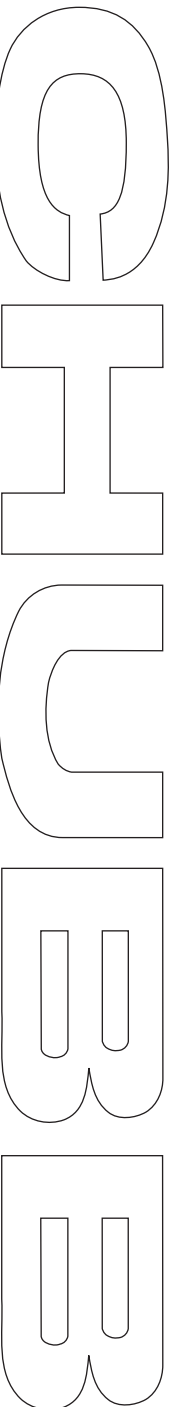
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## Insurance Protection For Wrongful Employment Acts

*Masterpiece*® Employment Practices Liability Coverage can address your specific liability needs if you currently employ 12<sup>1</sup> or fewer employees at all residential locations and carry \$1 million or more personal or excess liability insurance with Chubb. This coverage helps protect you if you are accused of wrongful termination, sexual harassment<sup>2</sup> or employment discrimination<sup>3</sup>. Additionally, it helps defray the defense costs you may incur as a result of such allegations.

### Because You Value Your Reputation

*Masterpiece* Employment Practices Liability Coverage includes insurance for reputational injury, which is designed to defray expenses arising from allegations of a wrongful employment act that result in an employment practices crisis. With preapproval from Chubb, you can employ:

- a professional public relations consulting firm
- a professional security consulting firm and/or
- a professional media management firm

Reputational injury coverage helps reimburse the expense of hiring such firms that can assist with damage control surrounding the allegations as well as secure your residence(s) and family members from media intrusions.

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## A Policy That Gives You Choices

*Masterpiece* Employment Practices Liability Coverage leverages Chubb's commercial employment practices liability experience and offers you two purchase options.

### OPTION A

#### Named Peril Employment Practices Liability

\$250,000 per occurrence  
\$500,000 annual aggregate for all occurrences  
\$10,000 deductible per occurrence

#### Reputational Injury

(additional included coverage, no deductible applies)  
\$25,000 per occurrence/annual aggregate

### OPTION B

#### Named Peril Employment Practices Liability

\$500,000 per occurrence  
\$500,000 annual aggregate for all occurrences  
\$10,000 deductible per occurrence

#### Reputational Injury

(additional included coverage, no deductible applies)  
\$50,000 per occurrence/annual aggregate

## Service That Consistently Earns High Marks

Since 1882, Chubb has been known for promptness, fairness and integrity in settling claims. *Masterpiece* Employment Practices Liability Coverage claims will be handled by the same experienced Chubb professionals who handle commercial employment practices liability claims for Fortune 500 companies. If you need to report a claim, you can reach us 24 hours a day, 7 days a week. We make every effort to contact you within 24 hours of receiving your claim and strive to issue payment within 48 hours of settlement.

### To Learn More

For more information about *Masterpiece* Employment Practices Liability Coverage, please contact your independent insurance agent or broker.

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