

**Employment Practices Liability Policy
Claims Made Basis****Coverage Highlights**

CPA Mutual's policy covers **discrimination, harassment and inappropriate employment conduct** within the terms, conditions, limitations and exclusions set forth under the policy.

Discrimination means termination of the employment relationship, a demotion or failure or refusal to hire or promote or denial of an employment benefit or the taking of any adverse or differential position regarding employment because of race, color, religion, age, sex, disability, pregnancy, sexual orientation or national origin, or any other basis prohibited by federal, state or local law.

Harassment means unwelcome sexual or non-sexual advances, requests for sexual or non-sexual favors or other verbal or physical conduct of either a sexual or non-sexual nature that (1) are explicitly or implicitly made a condition of employment, (2) are used as a basis for employment decisions, or (3) create a work environment that interferes with performance.

Inappropriate Employment Conduct means:

1. actual or constructive termination of an employment relationship in a manner which is against the law and wrongful or in breach of an implied agreement to continue employment;
2. allegations of wrongful demotion, wrongful discipline or negligent employee evaluation;
3. allegations of misrepresentation made by an Employee, a former Employee or an applicant for employment which arise from an employment decision to hire, fire, promote or demote;
4. allegations of infliction of emotional distress, mental injury, mental anguish, shock, sickness, disease or disability made by an Employee, former Employee or an applicant for employment which arise from an employment decision to hire, fire, promote or demote;
5. allegations of false imprisonment, detention or malicious prosecution made by an Employee, a former Employee or an applicant for employment which arise from an employment decision to hire, fire, promote or demote;
6. allegations of libel, slander, defamation of character or any invasion of right of privacy made by an Employee, a former Employee or an applicant for employment which arise from an employment decision to hire, fire, promote or demote;
7. retaliatory actions resulting in a failure or refusal to promote or denial of an employment benefit or the taking of any adverse or differential employment position.

Plus, CPA Mutual will pay up to \$100 per day for earnings lost by insureds because of time taken off work to defend themselves in an employment practices case.

The above is intended to serve only as a brief summary of our policy. Please refer to the Policy for a detailed description of coverage and exclusions.

Please call CPA Mutual Insurance Company at 1-800-272-0290, or 386-418-4003