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**PRIVATE COMPANY - EMPLOYMENT PRACTICE LIABILITY**

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**\$540,000**

An **age discrimination lawsuit** was brought by a highly paid 62 year old sales representative who was employed by the Insured. He was terminated for not meeting his sales quotas. Despite layoffs and cutbacks at the company, there was no documentation that showed the Plaintiff was a poor performer.

**\$400,000 SEXUAL HARRASSMENT****\$1,100,000 WRONGFUL TERMINATION**

Several female employees at a company complained that the **CEO was sexually harassing them**. As required by law the President proceeded to investigate the complaints. Within one month of the start of the investigation and without apparent backing of the board of directors, the President was terminated by the CEO under the pretext of performance issues. This was despite the fact that he was given a raise a few months earlier. The **President filed a separate wrongful termination suit** due to the conflict between the Board of Directors and the CEO.

**\$206,000**

A customer at a retail store sued for **ethnic/racial discrimination** after an employee was caught on surveillance tape dancing around the store with a towel on his head in the presence and sight of a customer of Indian descent.

**\$420,000**

The executive assistant to the Chief Financial Officer was terminated for divulging confidential information to staff regarding impending company layoffs. A suit was brought by the assistant for **retaliation and sexual harassment** as she claimed the CFO always made suggestive comments and improperly touched her.

**\$345,000**

A claim was brought by a former employee for **religious discrimination**. She alleged the hiring practices of the Insured were unlawful because they stated they would only hire Christian workers. Once it was learned that the plaintiff was not a Christian, she was passed up for a promotion.

**\$117,000**

An employee went out on medical leave for treatment of an illness. When he was ready to return to work the Insured told him his position had been filled by someone else and his job was no longer available. He filed suit for **lost wages, emotional distress, and violation of disability discrimination statutes**.

The above illustrate potential loss scenarios and are based on actual claims and hypothetical examples. Insurance coverage ultimately depends upon the facts of each claim and the policy terms, conditions and exclusions. This coverage may not be available in all states.