



WE HAVE A HUNGER OF THE MIND WHICH ASKS FOR KNOWLEDGE

COVERAGE

INSURANCE PROTECTION FOR EMPLOYERS COVERING:

- Legal fees
- Damages
- Awards
- Settlements

FOLLOWING AN ALLEGATION OF:

- Unfair dismissal
- Sexual harassment
- Discrimination
- Failure to employ

BROUGHT ABOUT AT:

- The CCMA
- Bargaining Council
- Labour Court
- Arbitration Proceeding

Employment Practices Liability (EPL) Insurance provides protection for an employer against allegations made by current employees, former employees, or job applicants. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment-related allegations against the company, including its Directors and Officers.

Employers who have EPL cover under Directors' and Officers' Liability Insurance (D&O) policies should be warned that D&O policies generally cover directors and not the company. Virtually all labour cases are brought against the company as such EPL cover under a D&O policy may be more restrictive.

THE NEED

In today's increasingly litigious business environment, employing staff is inherent with legal exposures and employers need cover against allegations of unfair labour practices. According to the Labour Relations Act, employers can be taken to the CCMA, Bargaining Council or Labour Court for various labour practices. Frighteningly, courts may award as much as 24 months' salary to the aggrieved employee.

Profit companies (public and private) and non-profit companies are therefore all at risk of being sued by current, past and potential employees, and even the most efficient HR departments may fall victim to inconsistent decision making at the dispute resolution forums. Defending a wrongful termination or discrimination claim – whether innocent or guilty, or even if the claim is groundless or frivolous – can be expensive. The potential exposure for any award threatens a company's financial resources and a company's reputation can also be called into question. The reality is: any company that has employees needs EPL cover.





Camargue

Employment Practices Liability

REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

In response to the escalation in employment-related litigation and the inherent financial risk to businesses, Camargue's EPL provides comprehensive coverage for employment-related claims. Camargue's approach to EPL is not only to provide an insurance safety net against labour disputes, but also to provide clients with tools that can both simplify the labour arena, as well as minimise the risks that South African employers face.

Statistically the risk of CCMA action is twice as high as the possibility of a road accident and the EPL premium is substantially less than that of a motor fleet policy. A business owner needs to be protected from meritless claims brought by disgruntled employees and EPL coverage can serve as a last line of defence.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Services:** Offered through TOKISO Dispute Settlement – this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation
- **Crisis Communication:** Skilled support in managing public relations crises and avoid online media disasters
- **Telephonic Services:** Access to labour law advice
- **Cyber Vulnerability Scan (CVS):** A vulnerability scan is an inspection of the potential weaknesses in the security of a computer network. The CVS only requires the details of your externally facing internet protocol ("IP") addresses, in order to examine for known vulnerabilities. Therefore it sees only what an outside intruder would see (like your locks, alarm and motion detectors) and tests the perimeter security – with no work required by you. Download our CVS Brochure [here](#).
- **All policyholders become members of an employer's organisation, facilitating rights to representation at the CCMA**
- **Policyholders receive subsidised chairing of disciplinary hearings and other industrial relation matters**

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Co. Reg. No. 1965/006764/06
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Compass Insurance Company Limited
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