



Marsh Specialty

Marsh Delta®

An enhanced employment practices liability (EPL) insurance proposition for Marsh clients



Employment-related litigation is increasing throughout Europe; particularly in Italy, the UK, and France. Allegations of sexual harassment, wrongful dismissal, and discrimination are commanding ever-higher damages awards. In response to this increasing risk, Marsh have launched our latest Marsh Delta employment practices liability offering.

RISK FACTORS

The increased risk of employment-related litigation can be traced to several factors that impact companies of all sizes, in all industries:



› The restructuring of operations, which often leads to reduced employee numbers and redundancies.



› Greater employee awareness of their rights and how to exercise them.



› Broadening and developing legislation and regulation, including in areas such as pay reporting, parental leave and flexible working.



› Increased publicity surrounding highly visible employee lawsuits and awards.



› Increasing globalisation, bringing managers into contact with unfamiliar working practices and legislation.

KEY BENEFITS OF DELTA EPL¹

- Worldwide coverage.
- Removal of typical restrictions to cover, such as no conditions precedent to liability.
- Removal of typical exclusions, such as the contractual exclusion.
- Narrowing of other typical exclusions with buy-backs for defence costs (such as bodily injury and violation of legal obligations exclusions).
- Several coverage enhancements for the company, as well as individuals, over most standard market forms.

¹ The information contained here is based on the cover available under the standard Marsh Delta offerings. Underwriters review each client's risk individually. Each insurer's Delta offering may differ and insurers may vary the offering or apply additional restrictions for individual clients based on their review of that client's underwriting submission.

Coverage features available from Delta EPL panel insurers include:

- Broad definition of employment practices violation, with no specified perils which must be met in order to trigger coverage.
- Automatic coverage for claims of harassment or discrimination which are brought by non-employees.
- Costs of the company and individuals in connection with an investigation by the Equal Opportunities Commission (ECC) and other similar regulatory bodies.
- Defence costs for an individual responding to pre-claim enquires by an official body (sub-limited).
- Costs of educational, sensitivity, or diversity training following a claim (sub-limited).
- Mitigation costs to investigate an employment-related event that may lead to a claim (sub-limited).
- Cover for civil fines and penalties for individuals (where insurable).
- Option to report most claims on a claims bordereau basis.

Marsh Delta - comprehensive financial insurance covers aiming to deliver competitive prices.

Delta is a suite of financial lines insurance offerings for Marsh clients.

- Delta products are underwritten by a panel of insurers specifically selected for their quality of service and strong credit rating, claims capability, and ability to offer excellent cover at competitive rates.
- Cover is provided on the basis of a proprietary, market-leading Delta policy wording.
- To ensure that you receive competitive terms, each panel insurer is offered the opportunity to compete for each submission (unless you instruct us otherwise).
- You are presented with a choice of Delta options with varying features, all of which offer broad cover.

Contacts

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KEY FACTS

Who is Delta EPL intended for?

Marsh Delta EPL is available to Marsh's private, private equity-owned, and publicly-traded UK and international clients sitting outside the FTSE 100 (or geographical equivalents). Delta EPL is not available for companies that are domiciled in the US, directly listed on US exchanges, or companies that have level two or three American Depositary Receipt (ADR) programmes.

Capacity available

Limits can be purchased up to GBP20 million.

Insurers underwriting Marsh Delta EPL

Delta is exclusively underwritten by a panel of leading insurers with strong credit ratings.

Claims

Marsh has a dedicated financial lines claims team. Marsh clients purchasing Delta have access to this specialist claims team.

About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit marshmclennan.com and follow us on [LinkedIn](#) and [Twitter](#).