



LIABILITY

Non-tangible risks and exposure claims are on the rise. Being the solution providers we are, Howdie offers a comprehensive liability programme that can act as a stand-alone or be combined with our commercial and business offerings.

Changing legislation, multiple lines of exposure from third parties, employees and new cyber disruptor risks have created the need for a 'complete' package. Howdie's liability cover is just that – the complete package – that carry the necessary extensions to safeguard your business today and in the future.



EMPLOYER PRACTICES' LIABILITY

EPLI cover protects the Directors and Officers' as well as the Company (entity), against claims made by both potential, past and current employees for any actual or alleged wrongful acts relating to employment practice infringements in the workplace. This cover is designed for all types and sizes of companies. It is important to note though that, in the event of a claim under the policy, companies need to show that they have followed all legislative procedures prior to retrenchments, dismissals, etc.

Cover extends to:

- Legal fees
- Damages
- Awards
- Settlements

Following an allegation including but not limited to:

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

Brought about at:

- the CCMA
- a Bargaining Council
- the Labour Court
- an arbitration proceeding