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Reporting Employment Discrimination Claims



Wright Specialty policyholders have coverage for employment discrimination through the Educators Legal Liability (ELL) policy. As with all insurance policies, insureds must comply with certain conditions in order to maintain insurance coverage. Timely claim reporting is a requirement and it is critical, specifically in the context of employment discrimination claims.

It is imperative that any claims, or potential claims, alleging employment discrimination be reported immediately. This includes any administrative charge alleging employment discrimination, including charges filed with the U.S. Equal Employment Opportunity Commission (EEOC) or any similar state or local governmental agency. Failure to timely report such matters may jeopardize coverage.

Generally speaking, charges of discrimination are covered under the non-monetary defense provision of your entity's ELL policy and Wright Specialty will provide a defense to such proceedings. In order to obtain full advantage of this coverage, however, Wright Specialty should have the claim at the earliest possible time and prior to the submission of any response on the part of the school district.(1)

The ELL policy provides coverage on a claims-made basis. Consequently, the failure to report an EEOC (or similar) charge of discrimination may not only result in the loss of defense costs at the administrative level, but may also jeopardize your insurance coverage for any subsequent lawsuit.

If you have any questions regarding these reporting requirements, please contact your insurance agent regarding how to comply with these or any other related policy conditions.

⁽¹⁾ All claims must be independently reviewed in order for coverage to be determined.