

Employment Practices Liability Cover

What is it? – This covers you for amounts you are legally liable to pay due to unfair labour practices. Not normally covered by a PI policy we have seen a need for this cover.

Who needs this cover? – Every FSP who employs people should seriously consider this cover.

Why do I need it? – As employer you are bound by the relevant labour laws of South Africa. If you have been found to have conducted unfair labour practices it could lead to legal amounts payable to employees or ex-employees. This cover will then kick in.

Give me example of possible claims:

Claim due to unfair dismissal: Your employee keeps on missing deadlines and does not diligently carry out instructions. After various interventions you decide to let her go.

She takes you to the CCMA on the grounds that you did not follow correct procedures in dismissing her. The CCMA finds in her favour and you have to pay six months' salary to the value off R60 000, 00. This is where this cover will kick in.

How much cover do I need and how much will it cost? – There is only one option available.

R 100 000, 00 on an aggregate per year

Are there deductibles? – No, there is no first amount payable.

Please take note that this document is an information document only and not the binding policy wording.

Please consult the policy wording that will be binding on your policy

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