

# Private Entities Wrongful Acts Coverage for Telecommunications and Technology Providers

As a telecommunications and technology provider, you face unique situations and exposures that require special coverage for your officials. EMC has the experience and expertise to provide that much-needed coverage.

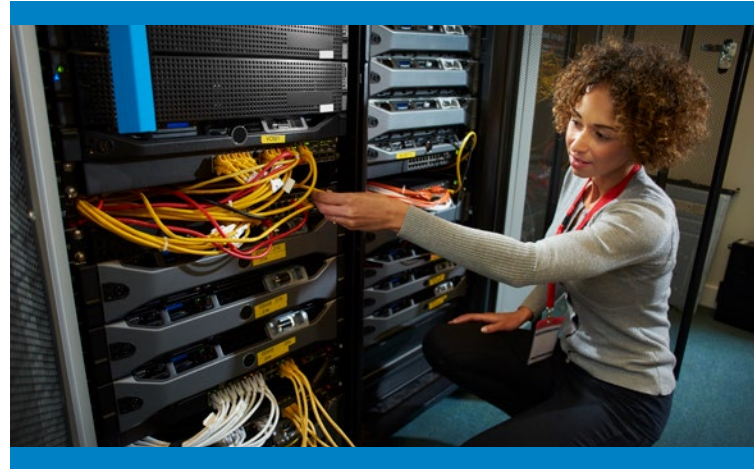
## Coverage Definition

A wrongful act is defined as an actual or alleged error, a misstatement or misleading statement, or an act, omission, neglect or breach of duty. Appointed members of commissions or boards, employees and volunteers are all covered for private entity wrongful acts.

## Defense Costs

A critical component of private entity coverage is the duty to defend. EMC provides defense costs in addition to the liability limit. Common claims that lead to defense costs include:

- Disability discriminations
- Discrimination—age, race, color, national origin, gender, sexual orientation
- Harassment
- Wrongful termination of an employee



## Employment Wrongful Acts

Employment wrongful acts covers the following practices directed against your employees for which remedy is sought under the law:

- Harassment, coercion, discrimination or humiliation because of race, color, creed, national origin, marital status, gender, age, pregnancy, sexual orientation and more
- Oral or written publication of material that slanders, defames or libels an employee or invades their right of privacy
- Wrongful demotion, evaluations or reassignment
- Wrongful refusal to employ or promote
- Wrongful termination or constructive discharge

## Claim Examples

- A class action lawsuit was filed against all members of a telecommunications association
- A federal lawsuit was filed by several large wireless carriers against location carriers for improper imposition of access charges on wireless calls

Disclaimer: These hypothetical examples are provided for illustrative purposes only. They are not intended as predictions of coverage for a claim. The terms and conditions of your insurance policy, including exclusions, in conjunction with state and federal laws, establish coverage. It is important to check your insurance policy for the specific risks that are covered.

## Learn More

To learn more, contact your local independent agent.

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