



# ANTI-DISCRIMINATION INSURANCE

## INSURANCE AGAINST LAWSUITS FOR DISCRIMINATION

Lawsuits brought against the employer by employees are not a rare case any more; and, as a consequence of ongoing harmonisation of anti-discrimination laws within the EU, the risk of it will further increase. The number of lawsuits for discrimination is increasing accordingly. But not only the wrongdoers are held accountable, often times also the employer is held accountable for not intervening, i.e. because he/she did not do enough to avoid unlawful conduct beforehand. Therefore, not only internationally operating companies should take financial precautions against risks relative to lawsuits brought against them by employees. The reasons for claims filed by employees are diverse, for example:

- Unjustified dismissal
- Disadvantage
- Discrimination
- Retaliatory measure
- Sexual or other kind of harassment
- Insult or slander
- Breach of privacy

More and more  
**6-digit  
 settlement  
 amounts**

Wiesbaden:  
**€ 500,000**  
 Claims for damages  
 against a  
 German insurance  
 for discrimination

## EXAMPLES OF DAMAGE

Sexual harassment	An employee working in a subsidiary abroad files a lawsuit against the company for alleged sexual harassment by her superior. A salacious e-mail serves as incriminating material against a manager; the company is held accountable for contributory negligence. Proceedings at a competent local court as well as high claims for damages are the consequence.
Discrimination based on gender	An employee has the feeling that he should have been promoted and files a lawsuit for discrimination against the employer. The company now has the difficult task to provide counter-evidence before court.

## IN CASE OF A DAMAGE ALL COSTS AND RISKS ARE COMPREHENSIVELY COVERED

Defence against unjustified claims



Release from costs for justified, insured claims



As well as the following extensions of cover:

- ✓ Emergency costs for legal defence and forensic services
- ✓ Assumption of costs prior to occurrence of the insured event Criminal law protection
- ✓ Assumption of costs in case of libel and if the company has to make an official press statement Assumption of costs for a negative declaratory judgement with the purpose of defence against a claim Defence against fines

## PERSONS INSURED

- The company itself
- Members of the management board
- Supervisory bodies
- The employees

## YOU CAN REST ASSURED

Integral Insurance Broker GmbH was founded in Linz in 1995; since then, we have provided advice to companies from an array of different industries regarding individual insurance products. As a coverholder of Lloyd's of London, we have access to some of the most attractive insurance benefits in the world.

## OVERVIEW OF OUR CORE COMPETENCIES

### Integral Insurance Broker

- 20 years of experience in the insurance business
- Risk consulting and risk management know-how
- Claims settlement and customer service

### Eneon IT Solutions

- IT-infrastructure provider
- Development and integration of IT processes

### Lloyd's Broker

- Only accredited Lloyd's broker in Austria
- Exclusive access to unique and innovative insurance products at top prices

### LAMIE direkt

- Austria's first online provider for direct insurance
- InsurTech and online insurance pioneer



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