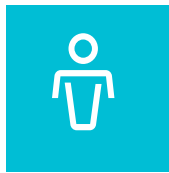


Chubb Employment Practices Liability Hotline

Using the Chubb EPL Hotline - The Basics

Call Instructions: The Hotline operates under standard business hours - 9am to 6 pm (Eastern Standard Time), Monday to Friday. Insureds who call outside of standard business hours can leave a message and they will receive a call back during standard business hours within the next 24 hours.

Please be prepared to provide:



1. Your name and position



2. Your company's full corporate name and business identification number



3. Your company's Chubb EPL policy number



4. Your email address, mailing address and telephone number

Also, be prepared to succinctly state your legal question and list any background facts necessary to answer that question. Once received, all queries will be responded to in a timely manner.

All calls will be answered by members of Hicks Morley's team of practitioners who exclusively practice labour and employment law.

If you have a Chubb EPL insurance policy, simply call 1-416-864-7438 to access the nationally known employment law firm, Hicks Morley Hamilton Steward Storie LLP.

To assist companies insured by Chubb to reduce the risk of workplace law claims, Chubb is pleased to work with Hicks Morley to provide a no-charge call-in Hotline for companies insured by Chubb to ask questions about workplace concerns.

Hicks Morley is Canada's largest labour and employment firm with over 120 lawyers exclusively representing management in all aspects of human resources law and advocacy. Established as a labour and employment firm in 1972, Hicks Morley lawyers are licenced to practice law in Ontario, but provide legal advice with respect to labour and employment law across the provinces.

Frequently Asked Questions

What is the Hotline for?

Simply stated, the Hotline is for general legal advice about human resources and employment law issues. The Hotline is an excellent place to initiate consideration of a discussion, but it is not intended to replace the relationship your company should develop with experienced employment counsel.

How long can I speak to the lawyer during a Hotline call?

Most Hotline calls last about 10-20 minutes. While you can call as often as you wish, the Hotline is not a substitute for a relationship with legal counsel. Only your counsel will have knowledge of your company's culture and goals, as well as access to personnel policies, personnel files, past practice information and similar information needed to make recommendations about what should be done in a specific scenario.

Will the questions that I ask and the answers that I receive be disclosed to Chubb?

No. Hicks Morley treats the content of those calls as protected by solicitor-client privilege. Chubb will not be advised of the specific discussion during that telephone call. Hicks Morley may share insight with Chubb about general trends, but not your call.

Will my use of the Hotline result in a higher premium if I use it more than another company uses the Hotline?

No. The Hotline is intended to provide risk management services and to assist your company to avoid claims and workplace disputes. Chubb encourages use of the Hotline. No company is penalized for its use of the Hotline.

Can the Hotline be used to report a discrimination claim or a lawsuit?

No. The Hotline is for receiving a general overview about human resources and employment issues. It is not to be used to report the filing of administrative charges, arbitration demand letters, service of lawsuits or other notices of claims.

To file a claim with Chubb, you must review your policy and report the claim in accordance with the claim reporting provision of that policy. Any call made to the Hotline does not constitute a claim.

What are Examples of Hotline Issues?

As previously noted, the Hotline is for general legal advice about human resources and employment law issues. The Hotline is not intended to provide an answer as to whether any specific adverse personnel action should be taken or to review and/or create employment-related documentation. It provides an excellent opportunity to obtain general information about a broad range of subjects, such as follows:

Sample questions **within** the parameters of the Hotline

- How do you calculate vacation pay in Ontario?
- When is an employee entitled to overtime pay? Can I offer pay in lieu instead of overtime pay?
- When should an employer issue a Record of Employment?
- An employee has told me that they need medicinal cannabis. What are my obligation as an employer?
- What reporting obligations apply to a workplace incident?
- How many sick days are employers obligated to provide?

Sample questions **not within** the parameters of the Hotline

- What termination notice/pay is required under the common law? What should my termination letter include?
- There has been an allegation of sexual harassment in the workplace. What steps do I need to complete to investigate?
- How and when can I extend a probationary period?
- When can I terminate for just cause?
- An employee is alleging constructive dismissal; how should I respond?

Please Note

All information provided through the EPL Hotline is for general information only and should not be relied on as legal advice. By using this service, Hicks Morley does not become an insured's lawyer. You should seek legal advice as you deem necessary.

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Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.