



Employment Practices Liability Insurance Non-Profit Claims Scenarios*

*Sexual harassment

INDUSTRY: Trade Associations

NUMBER OF EMPLOYEES: 12

TOTAL CLAIM PAYOUT: \$323,000

A female employee of a 12 person advocacy not for profit alleged the organization's president engaged in a pattern of sexual harassment and discrimination, including berating and belittling her and treating males more favorably. She further alleged the organization failed to take any corrective action despite complaints, and terminated her in retaliation. The organization paid \$300,000 to settle the matter, and incurred over \$23,000 in defense costs.

*Racial Discrimination

INDUSTRY: Grant Making Foundations

NUMBER OF EMPLOYEES: 6

TOTAL CLAIM PAYOUT: \$248,000

A 6 person not for profit organization focused on women's advocacy agreed to settle a charge of discrimination for \$240,000. The minority employee alleged she was subject to racial discrimination, including racially charged comments and less favorable treatment, which eventually lead to her termination. The organization incurred over \$8,000 in defense costs.

*Age Discrimination

INDUSTRY: Social Services

NUMBER OF EMPLOYEES: 65

TOTAL CLAIM PAYOUT: \$224,000

A 23 year employee of a 65 person social service not for profit sent a demand letter alleging wrongful termination and retaliation after taking protected leave to care for her elderly father. The employee noted her long tenure, receipt of accolades for her work, positive reviews, and that the negative feedback she received within months of her termination was a sham to justify her alleged wrongful termination. The organization paid the employee \$185,000 to settle the matter, and incurred almost \$39,000 in defense costs.



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