Anti-Discrimination and Anti-Harassment Guideline

The Company will not condone, permit or tolerate any form of discrimination and/or harassment by or against any employee, customer, vendor, independent contractor or other individual with whom our employees come into contact in connection with their employment with this Company based upon age, race, color, creed, religion, sex, sexual orientation, national origin, disability or other protected class or characteristic established under applicable federal, state or local statue or ordinance.

Sexual harassment is a form of illegal sex discrimination. Sexual harassment refers to behavior that is unwelcome, personally offensive, and which interferes with our work effectiveness. Federal law defines unlawful sexual harassment as unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature, whether by male or female, when (1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, (2) submission to or rejection of such conduct by an individual is used as a basis for employment decisions affecting such individual, or (3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive work environment.

Individuals who believe they have been subjected to discrimination or harassment as described or have questions about whether certain conduct is unlawful should immediately speak to their supervisor or ______. This is particularly important in cases involving sexual harassment where there can be uncertainty about what is unlawful conduct.

Supervisors who receive complaints of discrimination or harassment or who are made aware of conduct that may constitute discrimination or harassment must immediately notify _____(or, if appropriate ______, in place of ______).

All complaints will be investigated promptly and the existence of a complaint will be disclosed only to the extent necessary to make a prompt and thorough investigation or to take appropriate corrective measures. In all cases, the person who initiated the complaint will be informed of the findings and disposition of the matter at the conclusion of the investigation. Management will ensure that there is no coercion, retaliation, intimidation, discrimination or harassment directed against any individual who registers a complaint or serves as a witness on behalf of another individual.

This is a sample policy. An insured considering the adoption, formulation or revision of this or any other "E-mail, Internet and Other Electronic Communications Policy" is advised to consult with an attorney or other expert in the field. The United States Liability Insurance Group makes no representation that this sample policy is appropriate for use by particular insureds.