

# Employment Practices Liability Insurance



## WHAT IS EPLI COVERAGE? EMPLOYMENT PRACTICES LIABILITY INSURANCE

Employment Practices Liability Insurance (EPLI or EPL) covers losses that would not be covered by Comprehensive General Liability policies.

EPLI insurance is designed to cover wrongful termination, discrimination, sexual harassment, hostile work environment and in some cases, even wage and hour disputes. EPLI coverage is an essential coverage in today's litigious society.

# WHY DO I NEED STAND-ALONE EPLI COVERAGE?

## UNFORTUNATELY EPLI COVERAGE IS ESSENTIAL IN TODAY'S WORLD

The numbers of employment-related claims have been steadily increasing over the years, in 2015 alone the EEOC listed over 161,000 complaints. Small businesses share a disproportionate amount of the claims, a staggering 40% of claims involve firms with less than 50 employees.

Even if a business has a General Liability policy, it alone does not protect against EPL exposure. In fact, General Liability policies specifically EXCLUDE EPL, and supplemental plans lack essential coverages. Some of these coverages include Wage & Hour defense costs for employee disputes, 3rd Party Claims from people or companies such as outside vendors, and Independent Contractor Claims. That's why it's vital businesses obtain the proper stand-alone EPLI coverage.

Lastly, the costs associated with employment-related claims are much higher than one may think. Defending employment-related claims, even if the claim is without merit, is expensive. Legal Defense Costs alone can easily average more than \$125,000 for a relatively simple case, and Awards can be in the Millions of dollars.



## Step 1:

### A N S W E R Q U E S T I O N S

Answer a few simple questions using our online questionnaire, and you'll get a quick indication of what premium and retention will cost.

## Step 2:

### Q U O T E

Go ahead and complete the full online questionnaire, after you're done, you'll get an instant email with a quote and an application for coverage.

## Step 3:

### G E T C O V E R E D

Send in the application for coverage and let us take care of the rest! Now to figure out what to do with all that time you saved...

# LET'S GET STARTED!



Disclaimer: Any quotes given are subject to underwriting guidelines by the respective insurance carriers. Please note that we cannot bind insurance via email, fax, or phone. A proposal form will be emailed to you upon successful completion of the questionnaire. Any reference of coverage used are not intended to express legal opinion as to the nature of coverage, but rather just a brief generalization of coverages. Please read your policy for specific details of coverages.