

# EMPLOYMENT PRACTICES LIABILITY



## WHY YOU NEED EMPLOYMENT PRACTICES LIABILITY INSURANCE

- ▶ A private company is more likely to have an employment practices claim than a general liability claim
- ▶ Three out of every five employers are sued by former employees
- ▶ 65% of all companies that have ever fired an employee have been hit with an employment-related lawsuit
- ▶ Average defense cost for an EPL claim is \$150,000
- ▶ Over 40 Percent of all employment practices claims are brought against firms with fewer than 100 employees

## COVERAGES FEATURES

- ▶ Risk Management Services -Free human resources consultation HELPLINE service with unlimited calls and no time limits.
- ▶ Broad definition of Wrongful Employment Act -We cover discrimination, harassment, retaliation, wrongful termination, workplace torts and negligent violations of certain employment laws.
- ▶ Defense outside the limit - Pays all costs of defense above the retention and defense costs do not erode the limit of liability (if a \$500,000 or higher limit is chosen).
- ▶ Duty to defend -We have an obligation to defend all claims (as defined by the claim policy) even if found to be groundless, false, or fraudulent. We use expert outside defense counsel and in-house claim adjusters to control defense costs as well as to reduce overall claim costs.
- ▶ Independent contractors are included in the definition of employee.

