



## WHY BUSINESSES NEED EMPLOYMENT PRACTICES LIABILITY COVERAGE

- You need EPL if you hire, promote, demote or fire employees.
- EPL coverage is important if you evaluate employees, offer raises to employees, or communicate with employees.
- Businesses are 3x more likely to have an EPL claim than to experience a fire.
- The average cost of an employee lawsuit has rise by 26% in the past 5 years.
- The total costs of an EPL lawsuit on average are over \$70,000 with many costing over \$100,000.
- Most common mistake is to think you are covered for EPL under another policy.

**PURCHASE AN EMPLOYMENT PRACTICES LIABILITY POLICY TO AVOID THESE POTENTIAL OUT-OF-POCKET LOSSES.**

