



PROTECT YOUR BUSINESS FROM AN EMPLOYEE LAWSUIT

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)

What Is EPLI?

Employment Practices Liability Insurance also known as EPLI provides protection for claims made by potential, current, and former employees alleging discrimination, harassment, wrongful termination as well as additional inappropriate workplace conduct.

Why Do I Need EPLI Coverage?

Lets say employee 1 makes an inappropriate comment to a co-worker, employee 2. Well, employee 2 found the comment disrespectful and made them feel very uncomfortable. Employee 2 now leaves work since they are so upset and files a sexual harassment claim against the employee 1 and the manger for allowing it to happen. With Employment Practices Liability Insurance (EPLI) your insurance would have you protected from a claim and you would not have to pay out of pocket.



How Much Does EPLI Coverage Cost?

Your coverage will depend on a variety of factors included but not limited to:

- 1. How many employees do you have?
- 2. Percentage of employee turnover?
- 3. Do you have written rules and procedures already in place?
- 4. Has your business had any prior EPLI related lawsuits in the past?

J.PAPPAS

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