

EMPLOYMENT PRACTICES LIABILITY INSURANCE

BY CHIEF INSURANCE SOLUTIONS LLC



We Know Employees come with Risks

Employment Practices Liability Insurance (EPLI) is designed to protect businesses from employment practices liability exposures including, but not limited to sexual harassment, discrimination (of age, sex, race, religion, etc.), wrongful termination, emotional distress, and other employment-related issues. It is inexpensive, comprehensive and provides free risk and employee management services.

EPLI covers expenses involved in defending against claims or lawsuits related to employment (regardless of the outcome) indemnification of the employer if the case is settled or a verdict is obtained against the employer.

EPLI can protect against these common & costly claims:

- *Harassment (based on age, race, sex, etc.)*
- *Wrongful termination*
- *Failure to employ or promote*
- *Invasion of privacy*
- *Sexual harassment*
- *Wrongful infliction of emotional distress*
- *Discrimination*
- *Wrongful termination*
- *Breach of employment contract*
- *Negligent evaluation*
- *Defamation*
- *Mismanagement of benefit plans*
- *Wrongful discipline*
- *Hostile environment*
- *Quid Pro Quo harassment*
- *Deprivation of career opportunity*
- *Negligent evaluation*
- *Retaliation*

Employment Practices Liability Fact Check:

- Employers are three times more likely to be sued by an employee than experience a fire
- The average cost of an EPLI lawsuit increased by 26% over the past three years
- 7 out of 10 businesses do not have EPLI coverage
- 6 out of 10 businesses without EPLI coverage mistakenly think they are protected by other policies
- Employment Practices Liability Insurance (EPLI) court costs and legal fees:
 - When settled out of court: \$10,000 to \$50,000.
 - When the case is dismissed: \$10,000 to \$15,000.
 - When the case goes to trial: \$150,000 to \$200,000.