



Thinking. Ahead.

Employment Practices Liability Insurance

EPLI COVERAGE

Employment Practices Liability Insurance provides protection for an employer against claims made by employees, former employees, potential employees and guests. It covers discrimination (sex, age, disabled guests, race, ect.), wrongful termination, sexual harassment, refusal of service, and other employment-related allegations.

41% of all EPLI claims are brought against small employers consisting of 15 to 100 employees EEOC

EPLI FACTS FOR SMALL BUSINESS

- Statistics confirm an employer is more likely to have an employment claim than a property or general liability claim.
- The average amount paid for out-of-court settlement is \$40,000.
- Defense of the average EPLI case, through trial, costs over \$45,000.
- The medium compensatory award in EPLI cases is \$218,000
- 67% of all employment cases that litigate results in a judgment for the plaintiff.
- 10% of awards in cases involving discrimination and wrongful termination are in excess of \$1,000,000.
- Six out of ten employers have faced employee lawsuits within the last five years.

(Society for Human Resource Management)

Minimum premium \$750 (\$1500 for LA county) for 500k or 1MM limits, \$5000 SIR/Deductible, Wage and Hour coverage available and other limits and SIR options.

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