

AMC Insurance Services



“A former employee is suing me for wrongful termination. Does my insurance cover that?”

It does if you have **Employment Practices Liability Insurance.**

Why is Employment Practices Liability Insurance needed?*

Statistics show 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 median compensatory award in EPLI

cases is \$218,000.

67% of all employment cases that litigate result 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.

Employment related suits usually involve one or more of the following: discrimination, sexual harassment, wrongful termination or workplace torts. The purpose

of the sponsored program is to provide members with the needed tools and protection generally missing from other insurance policies.

This claims-made program provides members with significant benefits:

Web based training for members, office managers and employees to help minimize exposure to employment practices lawsuits.

Access to a legal information hotline staffed by employment practices attorneys.

Review of employee handbooks and employment applications.

Economically priced Employment Practices Liability Insurance** that provides for defense costs and losses an insured becomes legally obligated to pay as a result of a covered claim.

Choice of policy limits of \$250,000, \$500,000 or \$1,000,000.

Low minimum premiums.

Low per claim deductibles.

60 day extended reporting endorsement included.

