

Employment Practices Liability Insurance

Coverage to protect your business against workplace claims from employees and contractors.

What Is EPLI?

Employment Practices Liability Insurance (EPLI) is designed to cover workplace-related claims that would not fall under Comprehensive General Liability policies or Workers Compensation policies.

In today's litigious society, any business dealing with a workforce - whether employees or contractors - should consider adding EPLI protection to their overall risk management strategy.

EPLI can provide protection for many kinds of employee lawsuits including:

- Sexual harassment
- Hostile workplace
- Discrimination
- Wrongful termination
- Breach of employment contract
- Negligent evaluation
- Some wage and hour disputes

Who Needs EPLI?

The short answer is: almost all businesses need EPLI. On any given day, your routine business operations can open you up to multiple liabilities. Simply hiring and terminating employees, or having employees manager other employees or contractors, creates situations in which a worker could feel they have been wronged.

We recommend EPLI to businesses of all sizes, with small or large workforces.

Benefits of EPLI

Employee lawsuits are inconvenient, financially costly, and harmful to your company's reputation. There are many steps you can take to minimize your risk of lawsuits and claims, but even the most diligent companies can be subject to employee claims of wrongdoing.

EPLI coverage can shield you from some of the larger financial implications of employee lawsuits, as well as provide help with risk management stratgeies, access to legal help, and additional protection for your directors and officers.

We Can Help

United Western Insurance Brokers are EPLI experts. Reach out to us by phone, email, or even book a consultation directly <u>from this link</u>. You can also visit www.epli.com to complete a quote form and receive instant price quotes from our trustred EPLI carrier partners.

(800) 378-5554

