



Employment Practices Liability

Overview of Employment Practices Coverage for Small Businesses

Small business owners are vulnerable to employment practices claims brought by employees, leased employees, independent contractors and applicants for employment.

Employment Practices Liability (EPL) coverage provides employers protection against claims alleging wrongful employment practices, such as: discrimination, wrongful termination and harassment. These wrongful employment acts are governed by federal, state and local laws. Coverage provides for both settlements and defense costs within the limit.

Coverage Highlights, Terms and Conditions

Insuring Agreement: Losses arising out of an insured's alleged wrongful employment acts against employees, recognized volunteers and applicants for employment.

Settlement costs: Money the insured is legally obligated to pay

Defense costs: Reasonable and necessary fees, costs and expenses resulting solely from the investigation, adjustment, defense and appeal of a claim or suit against the insured

Punitive or exemplary damages where permitted by law

Duty to Defend Basis: Right and duty to defend and appoint an attorney to defend any claim or suit brought against any insured for a wrongful employment act or third party violation to which this insurance applies, even if the claim or suit is groundless

**Consideration given to insured's request for attorney of choice*

Prior Acts Coverage: Coverage for wrongful employment acts that commence or take place after the retroactive date but before the end of the policy period

Claims Made and Reported/Remove for NY: Coverage applies for claims first made against the insured during the coverage period and reported pursuant to the terms of the policy

Third Party Coverage: Coverage provides employers protection against claims alleging discrimination or sexual harassment alleged by the insured's clients, customers, tenants or vendors. Available for an additional premium

Supplemental Extended Reporting Period (SERP): Provides the insured the option to purchase an extended reporting period following cancellation or non-renewal to give notice of claims made during the SERP for wrongful employment acts occurring during the coverage period

Automatic Extended Reporting Period: Provides the insured with protection for a period of sixty days after the effective date of cancellation or non renewal, at no additional premium, to give notice of claims

ADA Website Accessibility Coverage: Coverage for violations of Title III of the Americans with Disabilities Act

Worldwide Coverage: Covers wrongful employment acts that occur anywhere in the world, as long as claims are made in the U.S., its territories and possessions, Puerto Rico and Canada

Limits, Sublimits and Deductible

Limits and deductibles can be found in the policy. Additional sublimit options may be available. Contact a representative for more information.

