



What is Employment Practices Liability (EPL) Coverage?

EPL is written to:

- Protect the company against damages for events relating to their workforce, including but not limited to; wrongful terminations, harassment, discrimination, defamation and unfair hiring/firing practices; and
- Provide defense costs associated with responding to employment related lawsuits.

Why Companies Should Consider Buying EPL Coverage?

- Employers are facing increasing legal obligations while managing their workforces;
- Increased awareness and visibility of employment-related lawsuits;
- Settlements can have a significant impact on the company's financial stability;
- Cost to defend against employment suits is high regardless of the outcome;
- An employment lawsuit, if not handled properly, can cause irreparable harm to a company's reputation;
- Lawsuits based on language in employee handbooks and other written policies and procedures are increasingly common;
- Compliance with laws in the workplace is costly, requires expertise, monitoring and training; and
- Commercial General Liability policies are not adequate to respond to EPL Matters.

What are the Sources of EPL Claims?

- **Race and Sex Discrimination**
- **Employees, former employees and employment applicants:**
 - Wrongful Termination
 - Invasion of Privacy
 - Emotional Distress
 - Breach of Contract
 - Discharge in Violation of Public Policy
 - Assault and Battery
 - Harassment / Discrimination
 - Defamation
- **Regulatory Violations and Government Investigations:**
 - Equal Employment Opportunity Commission (EEOC)
 - Department of Labor (DOL)
 - Age Discrimination in Employment Act (ADEA)
 - Equal Pay Act (EPA)
 - Title VII (of the Civil Rights Act)
 - Americans with Disabilities Act (ADA)
 - Family Medical Leave Act (FMLA)
 - Fair Labor Standards Act (FLSA)
- **Federal, State, City and County Statutes**
- **Customers, Clients and Consumer Groups**