

EMPLOYMENT PRACTICES LIABILITY INSURANCE



Who Needs EPLI?

Every employer, regardless of size, should consider Employment Practices Liability Insurance. Over 60% of employee liability claims are filed against small employers, and you are more likely to be sued by an employee than experience a property loss—yet most employers wouldn't consider going without property insurance.

Employment Practices Liability Insurance protects against legal expenses and damages related to wrongful employment practices like discrimination, harassment, and wrongful termination. One EPLI lawsuit could potentially bankrupt 50% of small businesses with under 100 employees.

While some carriers offer EPLI as an endorsement to your professional liability or business owners policy, these are often limited and may not provide adequate protection. A stand-alone EPLI policy offers comprehensive, affordable coverage, ensuring your business is fully protected.

Contact

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Coverage Details

Wrongful Termination

Protection against claims related to wrongful termination, including discriminatory or retaliatory reasons.

Discrimination Claims

Coverage for claims of discrimination based on race, gender, age, disability, religion, or other protected characteristics.

Sexual Harassment

Protection against claims of sexual harassment, including verbal, physical, or other inappropriate workplace behaviors.

Retaliation

Coverage for claims alleging retaliation for reporting violations, participating in investigations or exercising protected rights.

Wage and Hour Violations

Protection for claims related to unpaid overtime, minimum wage issues, or improper classification of employees under FLSA.

ADA Website Accessibility Claims

Coverage for lawsuits related to violations of the Americans with Disabilities Act (ADA) regarding website accessibility.

Defense Costs Outside the Limit of Liability

Coverage for legal defense costs separate from the policy limit, ensuring that defense expenses do not reduce the amount available for settlements or judgments.

Duty to Defend

USLI covers legal defense costs and provides skilled legal counsel, even for frivolous claims, without eroding policy limits.

Employee Benefits

Protection against claims involving the mismanagement or wrongful denial of employee benefits.

Third-Party Claims

Coverage for claims made by non-employees (e.g., customers or vendors) related to discrimination, harassment, or other employment issues.

Employment-Related Misrepresentation

Protection for claims involving false statements or misrepresentation regarding employment practices such as hiring or promotions.

Professions We Insure



Bookkeepers



For Lawyers



Accountants



Investment Services