

## What is Employment Practices Liability Insurance (EPLI)?

Employment Practices liability insurance coverage provides protection for an organization or its employees from claims relating to wrongful employment practices by its executives, partners, principals, employees and if necessary, independent contractors.

## Why do I need an Employment Practices Liability Insurance policy?

Keeping up with changes in employment regulations and changing public attitudes have created increased liability for employers. Even the most diligent employer cannot control human behavior. A client may have strict employee guidelines in place, but it's impossible to know how an employee will react to their workplace environment. With EPLI coverage, a client can be better protected to sustain the costly expenses incurred for defending an EPLI claim.

Although only a small part of EPLI is related to claims brought by the U.S. Equal Employment Opportunity Commission (EEOC), these statistics show how frequent these type of issues can occur.

- A total of **99,412** discrimination charges were filed with the EEOC during 2011-12
- Retaliation claims have surpassed race discrimination as the most common type of complaint filed and made up nearly **40%** of all claims filed in 2012

## What does an Employment Practices Liability Insurance policy cover?

An EPLI policy typically protects against defense costs, damages and attorney fees for claims relating to a company's employment practices. It can address claims relating to:

- Workplace harassment
- Hostile work environment
- Sexual harassment (employees/third parties, clients, vendors, or independent contractors)
- Discrimination (e.g., age, race, or gender)
- Wrongful demotion or termination
- Failure to employ or promote
- Claims from prospective employees/applicants
- Wage and hours (FLSA)
- Family Medical Leave Act (FMLA)



## Why choose Axis Insurance Services?

Unlike most brokers, our professionals specialize in professional liability and are nationally recognized. Our years of expertise in the industry allow us direct access to high-quality insurance carriers, extremely competitive rates and the ability to customize insurance solutions to meet the needs of our clients. Call us for a quick review of your current policy to ensure you and your business are properly protected.

**Contact our experts today to find out how you can protect your business.**