

Employment Practices Liability Insurance claims are on the rise...with a sluggish economy many businesses are laying off employees and are more exposed than ever to employment disputes. As an Insurance Broker you are responsible for proposing this type of insurance to the businesses you insure.

HOW DO YOU AVOID AN E&O CLAIM ON THIS TYPE OF COVERAGE?

- Recommend Employment Practices Liability coverage to all business clients, send an EPLI application with every commercial insurance renewal
- Promote Employment Practices Liability Insurance coverage along with Workers' Compensation Insurance...one covers employee injury...the other covers employee emotions
- Recommend a stand-alone Employment Practices Liability policy with higher limits as opposed to an endorsement to an existing policy
- Seek out competitive premiums and comprehensive coverage on EPLI for your business clients, premiums and coverage can vary substantially

We are Experts in Employment Practices Liability Insurance. We deliver the best coverage and premium. Contact us for a quote.

WHAT IS EPLI COVERAGE?

Employment Practices Liability Insurance is a form of liability insurance covering wrongful acts arising from the employment process. The most frequent types of claims alleged under such policies include: wrongful termination, discrimination, and sexual harassment.

EPLI STATISTICS

- Average cost to Defend Claim is \$150,000 and the average award is \$250,000
- 40% of all claims are against companies with less than 100 employees
- A private company is more likely to have an EPLI claim than a property or general liability claim
- About 65% of all employers who have fired an employee have been hit with a lawsuit

EPLI HOT CLASSES OF BUSINESS

- Property Management Firms
- Medical Offices and Clinics
- Home Health Care
- Technology
- Restaurants

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For an application and more information, please visit AgostiniSurplus.com

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This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.