



Is your insured adequately covered for **Employment Practices Liability?**

Does your insured carry adequate Employment Practices Liability (EPL) coverage? If your insured's coverage does not have the following, it may not be broad enough:

- Proper definitions of employees
- Wage and hour (FLSA)
- Third-party discrimination
- Workplace violence
- Front and backpay

Additionally, if the policy has lower limits, an intentional acts exclusion, or no coverage for mental anguish or humiliation, it may not be broad enough. Does the policy erode the limits on other lines of coverage? Does it provide business resource offerings that can give the insured free or discounted access to approved vendors for advice, background checks and HR advice? Does it provide an EPL hotline?

If not, your insured could be missing out on valuable coverages and/or resources that could help guide your insured in decisions and help them try to prevent claims.

CLAIMS EXAMPLE:

Third-party liability: A blind customer entered a local grocery store with his guide dog. The manager of the meat/deli department asked the customer to take his dog outside because he thought the dog presented a health hazard. The customer sued for violation of the Americans with Disabilities Act.

Not having adequate EPL coverage for your insured can put their financial position at risk. Reach out to one of our brokers to discuss EPL options for your insured!

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