

Employment Practices Liability Insurance



What is EPLI?

Employment Practices Liability Insurance (EPLI) provides defense and indemnity protection against claims arising from the employer/employee relationship. This claims-made policy shields employers, plus all current, former, and prospective employees, directors, officers, even the corporate entity, against a broad spectrum of employment-related claims. West Bend's attorneys are knowledgeable in handling these complex claims.

LIABILITY COVERAGE

Policy limits for EPLI are available from \$100,000 to \$2,000,000 or higher.

- Industry-competitive coverages are available at the policy limits for:
 - "Harassment"
 - "Discrimination"
 - Any actual or alleged wrongful dismissal, discharge, or termination (either actual or constructive of employment)
 - Employment-related misrepresentation
 - Employment-related libel, slander, humiliation, defamation, or invasion of privacy
 - Wrongful failure to employ or promote
 - Wrongful deprivation or career opportunity, wrongful demotion, or negligent evaluation
 - Wrongful discipline
 - Vicarious liability for intentional acts
 - Punitive damages (where insurable by law)
 - Coercion or humiliation as a consequence of race, marital status, gender, age, physical and/or mental impairments, pregnancy, sexual orientation, or any other protected class or characteristic established by any applicable federal, state, or local statute

These critical coverages are included:

- Defense costs outside the policy limits (for most risks)
- Third-party liability coverage (for most risks)
- Insured option to select an attorney (with approval)

These critical coverages are also available:

- Extended Reporting Period Endorsement – 12, 24 or 36 months
- Volunteer workers can be included as additional insureds for a charge.
- Independent contractors can be included for a charge.

WHO IS COVERED?

- The entity, current and former employees, individual and spouse, partnership and spouse, limited liability company, corporations/other organizations, and certain legal representatives.

Loss Prevention Services include at no cost:

- Subscription to in2vate, a risk management website
- Web-based delivery of employment policies and forms
- Web-based training on a variety of topics, including sexual harassment
- Searchable databases of employment-related information
- Weekly training bulletins
- Self audits

Eligible Operations:

- For profit or non-profit operations
- Stand-alone policy available; West Bend business policy not required
- Roll-on coverage available for West Bend insureds at limits of \$100,000 or at \$250,000 if less than 20 employees
- Appropriate Human Resources procedures in place
- Clean claims history - losses individually underwritten
- Employee turnover/termination rates at moderate levels

Other requirements may apply.

