

Employment Practices Liability Insurance

What is Employment Practices Liability Insurance?

Employment Practices Liability Insurance (EPLI) provides protection for an employer against claims made by employees, former employees, or potential employees relating to many types of employee related lawsuits including claims of:

- Sexual harassment
- Discrimination
- Wrongful termination
- Breach of employment contract
- Negligent evaluation
- Failure to employ or promote
- Wrongful discipline
- Deprivation of career opportunity
- Wrongful infliction of emotional distress
- Mismanagement of employee benefits plans

What are the facts about Employment Practices related lawsuits?

The number of Employment Practices related lawsuits filed by employees against their employers has been rising. Some estimates show that 3 out of 5 businesses will be sued by an employee. Today businesses are realizing that they are vulnerable to these types of lawsuits from the pre-hiring process through the exist interview.... and this would apply even if the employee wasn't even hired, or only with your company for a few days.

Whether your business is large or small, no company is immune from employment practice related lawsuits. Since the early 1990's, employers in the United States have been facing unprecedented changes in their business and legal environments. Today, employers must comply with a myriad of federal, state and local laws and regulations whenever making employment decisions. Some of these business and legal changes include:

- Civil rights and employment laws being overhauled
- Corporate downsizing and reorganization
- The escalating public awareness regarding sexual harassment

Bottom line, employers today are facing significant liability when making personnel decisions. Remember, even if a lawsuit is groundless the costs associated with defending these suits can be costly.... both in time and money.

What is your client's best defense against Employment Practices Law-Suits?

To prevent employment practice related lawsuits; educate your managers and employees in order to reduce your exposure as follows:

- Create effective hiring and screening programs to avoid discrimination
- Post corporate policies throughout the workplace and place them in an Employee Handbook
- Provide employees with clear steps to follow if they are being sexually harassed or discriminated against
- Document all actions related to a harassment or discrimination situation
- Identify work place issues that create Employment Practices related law-suits
- Purchase Employment Practices Liability Insurance

To discuss Solutions for your client's pertaining to Employment Practice Liability Insurance, please contact me.

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