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EMPLOYMENT PRACTICES LIABILITY

Did you know?

In 2018, there were over 200,000 inquiries regarding potential discrimination. The EEOC resolved 90,558 charges of discrimination. Overall, the EEOC secured \$505 million for victims in private sector, state and local government, and federal workplaces.

- The average cost of settling out of court for an employment claim is \$75,000
- The average jury award for an employment-related case is \$217,000
- The average duration of an employment claim spans more than 300 days

Why EPLI?

Employment Practices Liability Insurance ("EPLI") is valuable because:

1. You make decisions that impact your employees every day. EPLI is designed to protect you from claims that arise from harassment, discrimination, wrongful termination, the failure to hire, compensate, promote, accommodate or any other wrongful employment practice.

2. It covers defense costs and settlement amounts that arise from claims including advice on how to manage the litigation process which can be taxing on a company or human resource department.

3. It provides access to risk management tools that can be used for risk prevention and templates that may be used to fufill regulatory requirements.

Keep in mind...

Employment Practices Liability claims are **NOT** covered by General Business Liability or Professional/Malpractice/Errors & Omissions policies unless specifically endorsed.

Now's the time to protect your organization with EPLI!