

EPL

(Employment Practices Liability)



## Policy Highlights

Coverage is provided, on a claims made basis, for losses arising out of wrongful employment acts including:

- Harassment
- Retaliation
- Negligence
- Libel and Slander
- Discrimination
- Misrepresentation
- Mental Anguish
- Failure to Promote
- Wrongful Termination
- Wrongful Discipline
- Emotional Distress
- Defamation

*Businesses are at risk now more than ever.*

Employment Practices Liability insurance protects businesses against lawsuits or claims brought against them by their employees. With The Americans with Disabilities Act of 1990, The Family Medical Leave Act of 1993, Fair Employment Practices statutes and Common Law, businesses are at risk now more than ever.

According to the U.S. Equal Employment Opportunity Commission (EEOC), in 2010 businesses paid out more than \$404 million for claims brought against them for wrongful employment acts.

Protect your business and your personal savings by purchasing EPL with Auto-Owners Insurance.

*(continued on reverse)*



AGENCY IMPRINT  
GOES HERE



# EPL (Employment Practices Liability) continued

## Limits Available

There are several different coverage limits available as well as deductible options. Businesses can choose the limit and deductible that best fits their needs.

Limit	Deductible
\$10,000	\$2,500
\$10,000	\$5,000
\$25,000	\$2,500
\$25,000	\$5,000
\$50,000	\$2,500
\$50,000	\$5,000
\$100,000	\$2,500
\$100,000	\$5,000
\$100,000	\$10,000
\$250,000	\$2,500
\$250,000	\$5,000
\$250,000	\$10,000
\$250,000	\$25,000
\$500,000*	\$2,500*
\$500,000*	\$5,000*
\$500,000*	\$10,000*
\$500,000*	\$25,000*
\$1,000,000*	\$2,500*
\$1,000,000*	\$5,000*
\$1,000,000*	\$10,000*
\$1,000,000*	\$25,000*

\*Refer to your state's rule page for available limits. Limits \$500,000 and above require Company approval.

## Who Needs EPL?

EPL is not just for larger businesses. In fact, more than 50% of discrimination claims in 2010 were brought against small businesses (less than 100 employees). While many of those claims reached large sums up to \$1,000,000; EEOC statistics showed that 81% of claims settle for an average of \$22,400 - \$40,500. Even a small claim can damage your business, so it's important to protect yourself with EPL Insurance.

Auto -Owners Insurance offers many different limit options so you can choose the right coverage for your business at a competitive price.

## Eligibility

EPL coverage can be written on a Businessowners (BOP) Policy, Tailored Protection Policy (TPP) or Garage Liability (Dealer's Blanket Policy). Coverage cannot be written for businesses such as:

- Attorneys/Law Offices
- Employment Agencies
- Schools
- Clubs - Private Golf or Country
- Municipalities
- Libraries
- Correctional Institutions

\*EPL not available in Arkansas

**As added value, employers who purchase this coverage from Auto-Owners will be given access to a website containing useful EPL information and resources, such as employee handbook templates, employment practices procedures, and EPL training information.**

Note: Employment Practices Liability Insurance coverage is written in conjunction with Hartford Steam Boiler Inspection and Insurance Company. Policies covering Employment Practices Liability may be different than those contained herein. Further, the analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreement, Exclusions, and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable State Law. Some coverages may have been eliminated or modified since the printing of this material.