

# EMPLOYMENT PRACTICES LIABILITY

## Did You Know?

- ▶ You are more likely to have an Employment Practices Liability (EPL) loss than you are to have a fire (*1 in 4 employers is sued by an employee in a five year span.*)
- ▶ The average cost to defend an EPL claim that has NO merit is \$33,000
- ▶ The average settlement for an EPL claim that goes to court is over \$280,000
- ▶ Wage and hour claims are the most common claims made against employers

## *Can you afford to remain uninsured in today's litigious environment?*

### *Coverage available includes:*

- ✓ Sexual harassment
- ✓ Discrimination
- ✓ Wrongful termination
- ✓ Retaliation
- ✓ Defense for wage and hour claims

### *Risk management services included!*

*Give me a call for a different kind of broking experience.*

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It's EASY to get a preliminary indication\* just answer the following 4 questions.

1. Business Name \_\_\_\_\_
2. Location \_\_\_\_\_
3. Nature of Operations \_\_\_\_\_
4. Number of Employees \_\_\_\_\_

\* indication will be based on the assumption of no claims or circumstances, among other assumptions



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# EMPLOYMENT PRACTICES LIABILITY

## What is Employment Practices Liability Insurance?

**Employment Practices Liability Insurance (EPL) exists to protect you and your business from potential disaster due to claim brought by employees.**

- ▶ 1 out of 4 employers incurs an EPL claim every 5 years
- ▶ The average cost to litigate an EPL claim is nearly \$280,000
- ▶ The average cost to get rid of a nuisance suit is \$30,000
- ▶ The rate of age-related discrimination claims and retaliations claims has risen steadily over the last three years

### What does an EPL policy cover?

*Claims for:*

- ✓ Sexual or other harassment
- ✓ Discrimination
- ✓ Wrongful Termination
- ✓ Retaliation
- ✓ Numerous tort causes of loss (wrongful or negligent acts)
- ✓ Wage and hour violations (unpaid overtime)

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These claims can be brought by past or current employees, prospective employees (people you didn't hire), and some claims can even be brought by customers, clients or vendors and be subject to coverage. Wage and hour claims are generally subject to coverage for defense only, and are sublimited.

Most policies also provide the added benefit of a broad range of **FREE** Employment Practices services, including assistance with troublesome situations, employee manuals, proper policies and procedures, and general questions regarding proper employment practices.



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