



Employment Practices Liability Insurance

Employer defendants lose 67% of litigated cases in EPLI. The average amount paid for out-of-court settlement is \$40,000. Defense of the average case, through trial, costs over \$45,000.

*The median compensatory award in cases is \$218,000.**

All Classes Including:

- Automobile Dealerships
- Boat Dealers
- Credit Report and Collection Services
- Educational Services
- Employment Agencies/ Professional Employer Organizations
- Governmental Entities
- Hospitals, HMO's, PPO's or Nursing Homes
- Labor Organizations
- Motorcycle Dealers
- Political Organizations
- Real Estate Companies/Real Estate Management
- Temporary Employment Agencies

Features:

- Primary up to \$10 million
- Virtually unlimited excess capacity
- A-Rated admitted and non-admitted carriers
- Claims made or occurrence forms
- Worldwide coverage available
- Aggregate Deductibles Available
- Optional first dollar defense and defense costs outside the limit of liability
- NOSE coverage enables insured to switch from claims-made to occurrence without a coverage gap
- Blanket Additional Insured, Waiver of Subrogation Endorsements, and Primary Non/Contributory
- Stop-Gap Employer's Liability for Monopolistic States
- Employee Benefit Liability