



Employment Practices Liability Insurance

*Employer defendants lose 60% 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/PEO's
- 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 \$25 million
- Virtually unlimited excess capacity
- Worldwide coverage available
- Extended claims reporting period available
- Automatic full prior acts coverage for qualified applicants
- Sublimits for FLSA available
- Coverage for claims brought by employee, client, vendor, or third party
- Optional Third Party Discrimination and Harassment coverage
- Full Severability
- Spousal Liability extended to Domestic Partners
- Front and Back Pay