Employment Practices Liability

Management liability & cyber - coverage overview, limitations and how to get a quote



OVERVIEW

Employment practices liability insurance (EPLI) covers claims from employees and job applicants alleging wrongful termination, discrimination, harassment, retaliation and other workplace issues. These claims are among the most common lawsuits small businesses face, and defense costs alone can be significant. EPLI also gives you access to HR guidance to help prevent claims.

WHAT'S COVERED

Wrongful termination
Defense and settlements when a former employee sues.

Harassment and discrimination
Claims of sexual harassment, bias or hostile workplace.

Retaliation
Claims that you punished an employee for complaining or whistleblowing.

Third-party claims
Harassment or discrimination claims by customers or vendors.

HR hotline
Most carriers include free HR and legal advice lines.

Good to know

A written handbook with an anti-harassment policy, annual training and a documented complaint process can cut retentions and open more carriers. California employers pay more.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wage and hour claims
- × Workers compensation
- × ERISA and benefits claims
- × Unemployment

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Employee count by state
- Employee handbook
- Turnover in the last 12 months
- Prior EPL claims or EEOC charges

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/employment-practices-liability/

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