Household Employment Practices Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Household EPLI protects families against employment-related claims by current, former or prospective domestic employees.

WHAT'S COVERED

Wrongful termination
Claims that an employee was fired unfairly or illegally.

Discrimination
Claims based on age, race, gender, disability or other protected status.

Wage and hour defense
Defense costs for unpaid overtime or wage claims, where available.

Harassment
Sexual or workplace harassment allegations.

Retaliation
Claims of retaliation for complaints or protected activity.

Third-party claims
Harassment claims by guests or vendors against household staff.

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:

- × Back wages
- × Benefits and amounts owed under an employment contract
- × Bodily injury to employees
- × Fines or penalties
- × Claims usually must be reported during the policy period.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Number of household employees and their roles
- Whether you have written employment agreements
- Payroll provider and hiring practices
- Any past disputes with employees

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/household-employment-practices/

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