

EMPLOYMENT PRACTICES LIABILITY INSURANCE



Did you know?

- The EEOC received **89,385** charges of discrimination in 2015.
- General Liability and Workers' Compensation specifically **EXCLUDES** Employment Practices Liability.
- California employers have a **40%** higher chance of being sued by their employees for employment related issues than many other states.
- **\$125,000** is the average defense and settlement cost.
- **275** Days is the average duration of an employment litigation matter.
- **81%** Percentage of charges resulted in no payment by the insurance company, highlighting the nuisance potential of employment charges.

EPLI provides coverage against employee lawsuits, including:

**Retaliation, Discrimination, Sexual Harassment,
Wrongful Termination & Breach of Employment Contract**

SAMPLE PRICING*

Total Employees	\$250k Limit	\$500k Limit	\$1M Limit
6 - 10	\$2,192	\$2,458	\$3,099
11 - 15	\$2,344	\$2,646	\$3,326
16 - 20	\$2,873	\$3,402	\$4,234
21 - 25	\$3,326	\$3,930	\$4,913
26 - 30	\$3,930	\$4,536	\$5,821

*Pricing does not include 3.2% surplus lines tax & \$275 program fee.

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