

Why Buy Employment Practices Liability Insurance?

No business owner would go without General Liability or Property insurance, yet employers are more likely to have an Employment Practices Liability claim than any other.

Employment Practices Liability insurance covers many employment-related allegations, like discrimination (age, sex, race, disability), wrongful termination and harassment. A claim such as this can devastate a business! They can be made by employees, former employees and even *potential* employees.

By getting Employment Practices Liability insurance, you will be covered for any costs needed to defend against employment-related claims, as well as any settlements/judgments that result from them. Policies can also be extended to cover claims of discrimination and harassment made by third parties, such as customers and vendors.

Employment Practices Liability premiums start at \$500 for a \$100,000 limit and \$1,000 for a \$1,000,000 limit (minimum premiums vary by state). Retentions start at \$1,000 for most classes in most states.

For a free quote on an Employment Practices Liability insurance policy, please complete the information below and email, call or fax it to our office today.

Name of applicant

Address

Nature of Operations

Number of Employees

Full Time

Part Time

Temporary

Seasonal

Independent Contractors – if any

We look forward to hearing from you!