

Employment Practices Liability Insurance



From the moment you begin the pre-hiring process until the exit interview, you are vulnerable for an employment related claim. As a result, your business should take a hard look at whether it can afford to defend itself against alleged wrongful employment practices accusations. If not, there is an insurance solution called Employment Practices Liability Insurance (EPLI) that protects against employment related claims, including wrongful termination, discrimination or sexual harassment from your current, prospective or former employees. This cover applies to directors, officers and employees, and sometimes extends to third party liabilities.

Why Choose EPLI?

According to researchers, 3 out of 5 employers will be sued by a prospective, current or former employee while they are in business. Although many suits are baseless, defending against them is costly.

EPLI provides protection from the following wrongful employment practices, including:

- Working time directives
- Discrimination (race, gender, religious belief, age, disability, etc)
- Equal pay
- Unauthorised deductions
- Actual or alleged wrongful dismissal, discharge or termination
- Employment-related misrepresentation

- Employment-related libel, slander, humiliation, defamation or invasion of privacy
- Wrongful failure to employ or promote
- Wrongful deprivation of a career opportunity, wrongful demotion or negligent evaluation
- Wrongful discipline
- Misuse of personal data
- Breach of employment contracts
- Breach of employment legislation

Many policies offer these inclusions and add-ons:

- Consultation, HR assistance and other risk management consultative services.
- Cover for defence costs outside the policy limits (for qualifying risks).
- Third party liability cover (for qualifying risks).
- Volunteer workers can be added as additional insureds.
- Extended reporting periods may be added.

To learn more about EPLI and how Sirelark Risk Services can help protect your business, contact us today at 01603 343 053.

Provided by Sirelark Risk Services

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