

When employers are hit with lawsuits, the owner(s) can end up spending valuable time concentrating more on the lawsuit and less on running the business. Having the right EPLI coverage allows employers to run their business and not worry about employment lawsuits.

## Employment Practices Liability Insurance

### COVERAGE FEATURES

“All-Risk” coverage for violation of local, state or federal civil rights or anti-discrimination law

“Wrongful termination” includes constructive discharge

Punitive damages covered where allowed by law

FMLA, USERRA, FLSA  
(\$100,000 sublimit)

Vicarious liability for intentional acts

Access to Confidential EPL hotline staffed by legal counsel specializing in employment law

Online employment practices loss control helpline

Defense outside the limits coverage available



**NeitClem**  
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