

Employment Practices Liability Insurance (EPLI): A Smarter Way to Manage Employment Risk

In today's workplace, even the most well-intentioned employers can face allegations of wrongful employment practices. From hiring to firing—and everything in between—your organization is exposed to potential legal claims that can be costly and damaging to your reputation.

EPL Insurance provides a critical safety net for the following:

- Wrongful Termination
- Discrimination (race, gender, age, disability etc.)
- Sexual Harassment
- Retaliation
- Failure to Promote or Hire
- Breach of Employment Contract
- Negligent Evaluation
- Wrongful Discipline

Whether the claim is valid or not, EPLI helps cover legal defense costs, settlements, and judgments.

Every organization with employees or volunteers needs coverage. From small businesses to large corporations, no one is immune. Even companies with strong HR policies and training programs can face claims.

Benefits of EPL Insurance

1. Financial Protection - Shield your organization from the high costs of legal defense, settlements, and judgments related to employment-related claims. EPLI helps preserve your bottom line when the unexpected happens.
2. Reduced Business Disruption - Legal battles can drain time and focus. EPLI helps you manage claims efficiently, so you can stay focused on running your business.
3. Peace of Mind - With EPLI, you can lead with confidence, knowing your organization is protected against the unpredictable risks of the modern workplace.
4. Access to a Risk Management Hotline - Gain immediate free access to a legal hotline who can guide you through complex legal situations that you believe could result in a claim.

Real World Scenarios

- A former employee sues for age discrimination after being passed over for a promotion.
- An intern alleges sexual harassment by a supervisor.
- An employee claims wrongful termination after reporting unsafe working conditions.
- A volunteer files a claim against the organization, citing hostile work environment, sexual harassment, and emotional distress.

Hamilton Select Insurance Inc. targets small to mid-sized hard-to-place and distressed accounts in the US excess and surplus (E&S) space, and is rated A- (Excellent) by A.M. Best Company, Inc.

Hamilton Select Insurance Inc.

5101 Cox Road, Suite 200,
Glen Allen, VA 23060

+1 (804) 905 9977
www.hamiltongroup.com