

Lawyers

Employment Practice Liability Insurance



Gain Protection Against Employee-Related Claims

It's clear that there is a need to protect yourself and your practice against malpractice suits and physical damages to your office and its contents. Despite knowing this, many professionals overlook the possibility of lawsuits from employees.

Claims of discrimination, sexual harassment, and wrongful termination are increasing at an alarming rate. And even if the allegations are false, you'll need to defend your reputation and your practice, and those costs could be significant.

The Pearl Insurance team is continuously evolving our insurance plans, ensuring we stay ahead of the curve as an industry leader with coverage that is responsive to your needs. We make it easy to obtain affordable Employment Practice Liability Insurance. Pearl Insurance offers industry-leading broad "all risk" coverage for violation of any state, federal, or local civil rights or anti-discrimination law and:

- Wrongful Employment Practice: definition includes Workplace harassment, Retaliation, Failure to promote, Demotion, Invasion of privacy, Defamation, FMLA, USERRA, FLSA (\$100,000 sub-limit per claim/aggregate; applicable to both defense and indemnity)
- Wrongful Termination: includes constructive discharge
- Includes Punitive Damages where allowed by state law, up to policy limits
- Pay on Behalf
- Prior Acts coverage
- Vicarious Liability coverage for intentional acts
- Worldwide coverage
- Defense Outside the Limit coverage available
- Third-Party Discrimination coverage available
- EPL Hotline staffed by employment practices attorneys and HR professionals
- Access to web-based loss control/human resources services
- Web-based bindable quotes available
- Admitted in most states
- Covers "All" employee types (i.e., full-time, part-time, independent contractors, temporary employees, leased employees, volunteers, seasonal)
- Write "All" classes of business except governmental agencies, bars, night clubs, and adult entertainment facilities

Contact a Pearl Insurance Representative today for more information!

800.322.2488

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Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.

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Prepare For The Worst

Even an organization with human resource policies and procedures in place can be sued, and the cost of defending a claim can be enormous.

It's not uncommon for legal fees to exceed \$250,000 when winning an employment lawsuit. Consider these real-life scenarios, and then decide for yourself whether Employment Practice Liability Insurance might be the safety net necessary to protect yourself.

Consider these cases:

Third-Party Sexual Harassment

Two employees of the same company made inappropriate comments about the physical appearance of a female freelance contractor working on the premises. The contractor filed a claim against the company for third-party sexual harassment and the suit was settled for \$100,000.

National Origin Discrimination

An employee alleged that he was wrongfully terminated when he complained to his supervisor that co-workers had made disparaging remarks related to his ethnic background. The employee sued for violation of Title VII, which prohibits employment discrimination based on race, color, religion, sex, and national origin and was awarded \$250,000 in damages.

Discrimination and Retaliation

A terminated employee alleged that the insured discriminated against him on the basis of age and disability, and that he was terminated for filing a workers' compensation claim and for complaining about discrimination. The employer contended that the employee was not able to perform the essential functions of the job and that he was terminated for legitimate, nondiscriminatory and non-retaliatory reasons. The employer lost the case and the ex-employee received a settlement of \$317,500.

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This flyer briefly describes the general highlights of the Insurance Plan, and is for illustrative purposes only. This policy may not be available in all states. Please consult the insurance policy for complete details of all terms, conditions, and exclusions.