

Employment Practice Liability Insurance

**What It Is
and
Why You Need It**



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What is EPL Insurance?

- Many products available
- Tailor to specific needs
- Defense costs
- Deductibles/SIR

What are “Employment Practices”?

- Civil rights
- Whistleblower
- Negligent hiring/supervision
 - FLSA
- Not workers compensation; general liability; embezzlement

Why Does My Business Need EPL?

- Risk management
- Exposure can be significant
- Corporate lawyer may not be best fit