Employment Practices Liability Insurance

Protection designed for you.

As the number of employment-related claims continues to increase, so do your legal costs to resolve such claims. Let our EPLI package protect you when these claims arise.

With SECURA, you get great insurance, service, and peace of mind in the time of need. You’ll find our people truly care and enjoy helping you.

Key Coverage Benefits
• Compensatory damages, monetary settlements, statutory attorneys’ fees, and punitive damages where insurable under law
• Wrongful refusal to employ a qualified applicant
• Failure to promote a qualified employee
• Wrongful demotion, negligent evaluation, negligent reassignment, or wrongful discipline
• Wrongful termination of employment, including retaliatory or constructive discharge
• Harassment, coercion, discrimination, or humiliation as a consequence of race, color, creed, national origin, marital status, medical condition, gender, age, physical appearance, physical or mental impairments, pregnancy, sexual orientation, or sexual preference
• Defamation of character
• Oral or written publication of material that slanders or libels an employee or violates or invades an employee’s right of privacy

Small Business Program
• Available to entities with 30 or fewer employees
• Endorsement available on Commercial package policies
• No application required
• $100,000 limit; $5,000 deductible

Mid-Market Program
• Greater protection for businesses, with limits up to $1 million available
• Multiple deductible options available
• Third-party Liability coverage available
• Separate Defense Limits coverage available
• Independent Contractor coverage available

Value-Added Services
Outstanding Claims Service
• When you notify us of a loss, we’ll call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

Free EPLI Resources — see reverse side
• Web-based training
• Employment Practices Risk Management Hotline
• Unlimited access to Prevention Connection℠, our online safety resource at www.secura.net

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Please read the policy carefully.
Managing Employment Risk

Your Employment Practices Liability Insurance from SECURA includes valuable resources that can help you manage employment exposures and reduce or prevent costly employment claims.

Get these and other risk management materials in the Employment Practices Liability section of Prevention Connection, SECURA's online safety resource.

**Workplace Risk Solutions — Online Support**  
*From The McCalmon Group*

Get current loss-prevention information, education, and training for you and your employees, with access to:

**Web-based training**  
Online training modules available 24/7 — at no cost — for preventing discrimination, harassment, and other employment claims.

**Knowledge Vault**  
A library full of workplace-related articles, self-audit checklists, and more, driven by a powerful search engine for easy searches of published materials.

**Model Workplace Forms and Policies**  
For small business, includes Application for Employment and Reprimand forms, and model Human Resources Handbook Policies about common workplace topics in English and Spanish.

**Additional features**  
Email notices of new articles; links to federal and state law sources; and ability to purchase a comprehensive Model Handbook at a reduced rate from The McCalmon Group.

**Employment Practices Risk Management Hotline**  
*From Jackson Lewis, LLP*

This free consultative service connects you to attorneys who can provide proactive and practical information about a broad range of topics, including:

- Appropriate steps to take when investigating reports of harassment.
- Whether FMLA or state leave laws apply to your company and how they generally should be administered.
- How federal and state employment laws can apply to your workplace issues.
- Overview of your company’s rights with respect to the types of actions it could consider when an employee fails to perform job duties.

Jackson Lewis is one of the nation’s largest and most respected employment law firms, representing management in the defense of harassment, discrimination, wrongful discharge, and other workplace-related claims.

Prevention Connection is your online safety resource

In addition to the Workplace Risk Solutions and Employment Practices Risk Management Hotline, you have unlimited access to a wealth of safety and training materials on Prevention Connection, SECURA’s online safety resource.

Plus, choose from more than 400 safety-related videos at any time. Simply visit secura.net and click Prevention Connection to find a variety of safety and training materials.

SECURA Insurance is providing the services described above as a courtesy to policyholders. We make no representations or warranties regarding the accuracy or effectiveness of The McCalmon Group’s Workplace Risk Solutions or the Jackson Lewis Employment Practices Risk Management Hotline. We have no involvement in their content and are not affiliated with The McCalmon Group or Jackson Lewis, LLP. The information is not intended to replace advice from your attorney or risk consultant, and you should continue to consult your own professional advisor regarding specific employment practice matters or the law in your specific jurisdiction.