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Uncover Employment Practice Risks

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Text, Travelers. Umbrella logo. Employment practices liability coverage.

(SPEECH)

SPEAKER: In your business, you make decisions every day-- hiring, firing, compensation, duties, promotions, work, environment, and so many more. Nearly every one of your decisions affects your employees. And many outcomes could lead to a claim by employees or governmental regulators for wrongful employment practices.

These claims can disrupt your business, hurt employee morale, damage your reputation, and cost your business financially, even before going to court. And once you're there, the stats are not on your side. Winning a case is filled with uncertainty. 50% of plaintiffs come out on top when EPL claims go to trial. And with the EEOC, approximately 36 charges are filed every working hour.

Let's look at a typical case. A graphic designer resigned from her position at a company, claiming she was subject to sexual harassment and gender discrimination by four managers. The company performed an investigation and found a long series of sexually explicit emails, jokes, and comments shared in the workplace. It cost the company \$280,000, including \$50,000 in defense costs, to settle the claim.

In another case, a man who delivered propane was injured on the job. While he was on leave, his employer terminated his employment, citing a drop in demand for deliveries. Two months after the termination, the insured hired new staff for propane deliveries. The man filed a retaliation claim, alleging he was terminated for filing a worker's compensation claim. Resolution of the retaliation claim cost \$45,000, including defense costs of \$4,000.

With risks like these and those yet to be discovered, you need an insurance company that can help protect and prepare you for what may come your way. That's why employment practices liability coverage isn't a maybe, but a must have. Talk to your independent agent to make sure you have the right coverage in place to help protect your business.

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Talk to your independent agent today.

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