

Small Business Employment Practices Liability

Starr Companies' small business team provides a suite of commercial multi-line products specifically tailored to the needs of small to mid-sized businesses. We are pleased to offer employment practices liability insurance (EPLI) as an optional coverage on Starr's Business Owners Policy.

The number of employee lawsuits for alleged abusive practices has skyrocketed in recent years, and a small company can potentially suffer a fatal financial blow from costly litigation fees. Most common lawsuits include retaliation action, wrongful termination, sexual harassment and other forms of discrimination. With increasing amounts of litigation cases EPLI is imperative for any employer.

Target Risks

- Professional Offices
- Medical Offices
- Retail Stores
- Artisan Contractors (except NY)

Coverages Available

- Insures a company and its managers, supervisors and employees
- Covers an insured liability for damages resulting from a wrongful act
- Provides legal defense for the insured
- Defines wrongful act as employment-related offense, such as:
 - Wrongful refusal to hire
 - Failure to promote
 - Wrongful termination
 - Wrongful denial of training
 - Negligent Hiring
 - Retaliatory actions
 - Coercion of an Employee to perform an unlawful act
 - Harassment

Coverages Available (continued)

- Libel
- Slander
- Invasion of Privacy
- Defamation or Humiliation
- Verbal, Physical, mental, or emotional abuse

Limits

- Up to \$50,000 in Florida, Michigan, New Jersey & Texas
- Up to \$100,000 in all other states

Deductibles

- \$500, \$1,000, \$2,500, \$5,000, \$10,000, \$25,000

Eligibility

- EPLI coverage is NOT available in AK, CT, CA, NY, SD or VT
- Maximum number of employees is 50
- EPLI coverage is NOT available for Contractor Risks

Reach out to Starr for more information on how a Starr solution can work for you:

Contact our Small Business team at smallbusiness@starrcompanies.com or visit www.starrcompanies.com/insurance/smallbusinessoverview

Coverages described herein are underwritten by Starr Indemnity & Liability Company.

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.