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# Employment Practices Liability Insurance

As a business owner, you work hard, and you expect your insurance company to work hard too. With Employment Practices Liability Insurance (EPL) coverage from ERIE, you’ve got the protection you need when facing charges alleging discrimination, wrongful termination or harassment—even if the charges aren’t true.

Why you need Employment Practices Liability Insurance (EPL) Coverage

Unfortunately, no employer is immune from a current or former employee, or an employment candidate, filing a claim of alleged discrimination, wrongful termination or harassment of any kind. No matter which industry you’re in and whether your business is large or small, your business is at risk of a claim if you’re engaged in any of the following typical employment activities:

* Is there a chance you might promote or demote any employees this year?
* Will you be preparing and delivering performance reviews?
* Will you be giving salary increases?
* Is there a chance you will terminate or layoff any employees this year?

These activities all have the potential for a possible claim of discrimination, wrongful termination or harassment. Maybe you can’t imagine a situation in which an employee, a former employee or an employment candidate sues your business for harassment or discrimination (on the basis of, for example, age, sex, race or disability). Unfortunately, though, it can—and does—happen to businesses every day.

These days, hiring, firing and day-to-day employee management can be risky. If a claim against your business is made, you could spend valuable time and resources defending it, even if the claim is determined to be groundless. Many business owners may not realize—or may realize too late—that they have a gap in their insurance coverage.

## Protection against third-party claims

It’s equally important to protect your business from third-party claims. Alleged discrimination or harassment against your customers, clients or vendors are covered by this optional coverage for third-party violations.

## How ERIE can help

The EPL coverage1 you can add to your business policy covers:

* Liability damages and defense costs (within the limit of coverage) from charges brought by employees as well as applicants for employment or volunteers.
* Third-party claims brought by customers, clients or vendors (additional coverage option).

## Helpful prevention tools

Along with the EPL coverage, Erie Insurance also has a team of professionals experienced in these types of claims at your disposal. For example:

* Access to a Legal Advice Line, staffed by legal professionals who can help with employee/employer behavior-related issues or questions. Use does not erode your limit of coverage.
* Access to online loss prevention information (training modules, communication materials, sample forms and template documents such as an employee handbook). You can help prevent against discrimination, wrongful termination and harassment claims by having harassment and discrimination policies in place and routinely conducting employee training.
* Access to experienced EPL attorneys, well-versed in wrongful employment behavior charges.

## Learn more by contacting an ERIE agent today

Protect your business against charges alleging discrimination, wrongful termination and harassment against employees who pose a serious threat to not only your bottom line but also to your business's reputation. EPL coverage provides affordable cost and high-value protection against serious allegations from employees.

1Coverages, benefits, limits and deductibles will vary. .Conditions, exclusions and limitations will apply. Refer to our [disclaimer](https://www.erieinsurance.com/disclaimer) for more information. Talk to one of our agents for state specific policy information.