

WHY EPLI?

***EPLI helps increase revenues on your book of business in a soft market**

***EPLI opens doors to new clients**

Frequently Asked Questions

Question 1: Why do we need EPLI if we have CGL and Workers Comp?

Answer: CGL and Workers Comp exclude Employee Practices claims.

Question 2: What are the types of potential EPLI claims?

Answer: Potential EPLI claims are Discrimination (Age, Race, Sex, Disability, Pregnancy), Harassment, Coercion, Emotional Distress, and Humiliation.

Question 3: What is an average cost of defense/claim?

Answer: An average cost of defense is \$125K. An average Employee Practices claim is \$125K-\$255K.

Question 4: How can I get an EPLI indication?

Answer: Fill out our short questionnaire and we provide you with a few indications along with policy highlights, sales points, form comparison, EPLI flyers, and a sample handbook.

Question 5: Can we sell EPLI from a non-admitted carrier when admitted is available?

Answer: Yes. EPLI is exempt from the Diligent Search requirement.

For specific information, go to CA SLA website and look for Export List under Brokers. You will find EPLI under General Liability Section. There is a link to the CA SLA on our website home page under "Industry Links" tab.

Question 6: Which company/program would you recommend?

Answer: There is no perfect EPLI policy on the market at this time. Different companies offer different coverages/exclusions. None of them cover all exposures. It depends on what is important to your client. We tailor EPLI policies to fit your customer's needs.

Question 7: What is the premium based on?

Answer: Premium is based on number of employees, business operations, geographical locations, turnover rate, salary range, and loss history.

Question 8: Who is the third party?

Answer: Third party includes customers, clients, vendors, visitors, patients, or other non-employee

Question 9: What is Full Prior Acts?

Answer: Full Prior Acts provide coverage for wrongful acts that occurred prior to the inception of the EPLI policy provided that the insured does not have any knowledge or notice of the wrongful act before purchasing the insurance

Question 10: What type of risk management is included in EPLI coverage?

Answer: Some insurance companies provide employee handbook review (We have samples); provide newsletters, and unlimited employment practices counseling service.

Question 11: Should I offer EPLI to all my clients?

Answer: Yes. If you do not offer it, you might have an exposure to an E&O claim.