Why do I need Employment Practices Liability Coverage?

Although iBIS quotes with an effective date of 11/01/12 or greater will no longer automatically include EPLI, the importance of the coverage for our insureds has not diminished.

Employment practices liability exposure is excluded under most General Liability policies, and therefore under the Commercial Umbrella. Without EPLI coverage your customers are self- insuring for what can result in a significant loss to the business they have worked so hard to establish.

Our EPLI policy will protect employers against claims of discrimination, wrongful termination, harassment, wrongful discipline or demotion, libel, slander, invasion of privacy, and much more. We offer Third Party Coverage as an option as well, guarding against the results of adverse actions taken by an employee against a non-employee.