

# SMALL BUSINESS EMPLOYMENT PRACTICES LIABILITY

*Come In*  
WE'RE  
**OPEN**



STARR Small Business provides a suite of commercial multi-line products specifically tailored to the needs of the SME market. We are pleased to offer Employment Practices Liability Insurance (EPLI) as an optional coverage on the StarrBOP™ product. The number of employee lawsuits for alleged abusive practices has skyrocketed in recent years. Most common lawsuits include retaliation action, wrongful termination, sexual harassment and other forms of discrimination. A small company can potentially have a fatal financial blow from costly litigation fees. With increasing amounts of litigation cases EPLI is imperative for any employer.

## EMPLOYMENT PRACTICES LIABILITY (EPLI)

### Annual Aggregate Limits:

- Florida, Michigan, New Jersey & Texas:  
\$10,000, \$25,000, \$50,000
- All Other States:  
\$10,000, \$25,000, \$50,000, \$75,000, \$100,000

### Deductibles:

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

### Eligibility:

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

### Coverage:

- 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, or failure to promote; wrongful termination; wrongful denial of training; negligent hiring; retaliatory actions; coercion of an employee to perform an unlawful act; harassment; libel, slander, invasion of privacy, defamation or humiliation; or verbal, physical, mental, or emotional abuse.

**For more information on how a Starr Small Business solution can work for you, contact our Small Business department at [smallbusiness@starrcompanies.com](mailto:smallbusiness@starrcompanies.com)**

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 claims. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above.