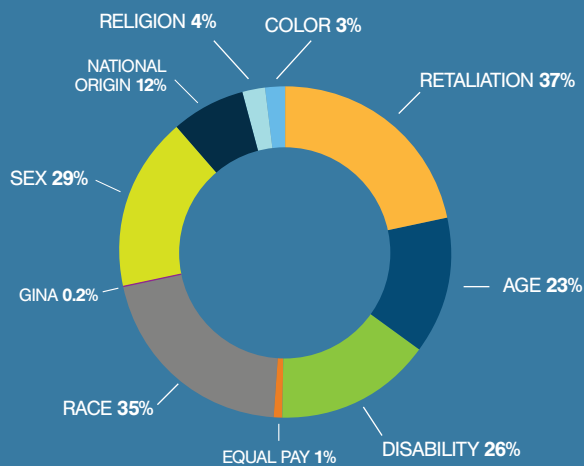# Why EPLI Insurance?

EPLI insurance will help to cover any lawsuits that arise from discrimination claims, wrongful termination claims, whistle blower claims, sexual harassment claims and more. All it takes is for one employee to break one of these laws, and you'll want to protect the entire business from being run down because of it. Not to mention that there are individuals who will make false claims in court as well, whether they believe them or not.

If you own or operate a business, then you should strongly consider purchasing an EPLI insurance policy to help protect you against any litigation.

$1M

SEXUAL HARASSMENT AND WRONGFUL TERMINATION
Several female employees complained the CEO was sexually harassing them. The President proceeded to investigate the complaints. Within one month of the start of the investigation, the President was terminated by the CEO. The female employees filed a sexual harassment suit against the CEO. The President filed a separate wrongful termination suit.

$100K

DISABILITY DISCRIMINATION CLAIM
An employee went on a medical leave for an illness. When he returned to work, he was not happy with the accommodations made for his condition. He sued alleging lost wages, emotional distress, and violation of disability discrimination statutes.

$150K

RETALIATION CLAIM
An assistant to the CFO was fired for divulging information about impending layoffs at the company. The assistant brought suit for retaliation and sexual harassment claiming the CFO always made suggestive comments to her.

EPL LAWSUITS ARE OFTEN COSTLY **$70,267**

AVERAGE TOTAL COSTS ASSOCIATED WITH AN EPL EVENT.

AMONG THE LOSSES REPORTED:

$4MM by a large company (250+ employees)

$600K by a mid-size company (100-249 employees)

96,357 AVERAGE AMOUNT OF CHARGES FILED WITH THE EMPLOYMENT OPPORTUNITY COMMISSION THE LAST 5 YEARS

SO ARE COMPANIES INSURING THEIR RISK?

only **30%** purchase EPL insurance

60% of non-buyers mistakenly believe their General Liability policy covers EPL-related events

Types of Discrimination Charges

RELIGION **4%**
COLOR **3%**
NATIONAL ORIGIN **12%**
RETALIATION **37%**
SEX **29%**
GINA **0.2%**
AGE **23%**
RACE **35%**
EQUAL PAY **1%**
DISABILITY **26%**

CS CAVALLO & SIGNORIELLO INSURANCE AGENCY