

# Employment Practices Liability (EPL) Insurance



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Challenges in the workplace can weaken even the strongest of firms.

According to statistics from the U.S. Equal Employment Opportunity Commission (EEOC), there were a record number of preliminary charges in recent years, the most in the EEOC's 50-year history.

Law firms are vulnerable to EPL litigation and charges as the pressures to operate with greater profitability escalate in our changing economy. Recent high-profile claims against law firms for age discrimination resulting in eight-figure settlements are causing many firms to seriously consider the implementation of EPL risk management practices, as well as the purchase of EPL insurance.

For law firms, EPL claim exposures are driven by actions such as mergers, downsizing, failure to make partner or receive promotions, and workforce diversity issues.

To protect against potential financial disaster and damage to your firm's reputation, EPL insurance is readily available with competitive terms and conditions.

The ProQuest team structures EPL policies that address the unique exposures that law firms encounter. Coverage features may include:

- Flexible choice of counsel provisions
- Definition of insured to extend to partners, shareholders, and members, past and present, etc.
- An expansive definition of a "wrongful act"
- Limits available in excess of \$10 million
- Retentions ranging in excess of \$50,000
- Coverage for third-party liability
- Coverage for punitive damages where insurable by law

EPL insurance can be purchased in conjunction with management liability (ML) or as a separate, standalone policy.

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