

Employment Practices Liability Insurance (EPLI)

Helping companies manage risk in a complicated world

Today's employers must navigate a complex world of new and evolving risks. Are you adequately protected from lawsuits that employees make against your company?



A company's employees are among its most valuable assets, but they also can be the source of lawsuits made against the organization. Lawsuits can be brought for a variety of allegations, including wrongful termination, failure to promote, negligent evaluation, discrimination and sexual harassment. These actions can impact the reputational and financial integrity of companies of any size.

Employment Practices Liability Insurance (EPLI) helps protect companies from claims made by current, former or prospective employees. Coverage can help protect businesses from the costs of defending a lawsuit in court for judgments and settlements, as well as the legal costs incurred.

Zurich's EPLI coverage delivers flexibility and customization to help businesses manage the risks that can arise from employee-related litigation.

Our EPLI solutions include:

- Broad coverage for companies, their executives and employees from discrimination lawsuits and other allegations of employment-related violations
- Risk management services to help your organization establish proactive governance
- Broad definition of Employee
- Third-party coverage available
- Broad definitions of Wrongful Employment Acts and Wrongful Discrimination Acts
- Coverage for wrongful acts occurring anywhere in the world
- Additional enhancements available via endorsements

Learn more about Zurich's full suite of Management Liability solutions

In addition to EPLI, we offer:

Directors and Officers (D&O) Liability

Insurance: Regardless of size, every company with a corporate board is vulnerable to litigation claims against its directors and officers. D&O Liability Insurance helps protect directors' personal assets from claims made against them as board members and officers serving your company. It also helps cover the legal fees and additional costs the company may incur.

Crime Insurance: The cost of crime can overwhelm any organization. Zurich's Crime Insurance can help you safeguard your company's financial stability and protect your assets. We understand the risks and costs of criminal acts, and are ready to help you combat internal crime and its consequences for your organization.

Fiduciary Liability Insurance: The individuals responsible for administering a company's employee benefits plan are vulnerable to litigation. Zurich's Fiduciary Liability Select policy provides coverage to fiduciaries of public and private companies who may become targets of allegations and investigations while overseeing employee savings, pension, and health and welfare plans.

Kidnap, Ransom and Extortion Insurance:

Kidnap, Ransom and Extortion coverage, available with our Management Liability - Private/Nonprofit program only, provides insurance protection for your most valued employees. Zurich can help cover losses resulting from such unfortunate events.

Risk Engineering insights

Zurich's experienced and knowledgeable Risk Engineers can assist you with fee-based services to help you mitigate the risks associated with many types of employee-related lawsuits. They can help you identify vulnerabilities within your business and deliver actionable advice to help you build organizational resilience.

Financial strength

Zurich financial strength ratings are among the strongest in the industry, with an A+ rating from A.M. Best and AA- from Standard & Poor's.*

Experienced and knowledgeable Claims service

Zurich's Claims team brings extensive knowledge of the current litigation environment and an understanding of global exposures. They will work with you to help determine what vulnerabilities contributed to the loss, which vulnerabilities still exist and what you can do to manage them. We have over 9,600 experienced and responsive professionals in 32 countries.

For more information:

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* Rating as of October 29, 2019. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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