

ESP Employment Practices Liability Insurance

Businesses in various industries are increasingly susceptible to litigation these days — particularly in relation to employment regulations. That’s why we’ve started combining core coverages with our industry-leading Embroker Startup Program. This comprehensive coverage for startups helps safeguard their businesses and address legal challenges.

A Checklist for EPLI Policy Eligibility

Quickly determine whether a startup is eligible for our EPLI by confirming a few facts. Our solution suits companies with all of the following criteria:

- Fewer than 500 employees
- Limited claims activity
- Private, for profit company

Everspan Indemnity Insurance Company (AM Best: A- / Excellent)

Backed by a coalition of “A” rated reinsurers led by RenRe and PartnerRe

EPL Product Attributes

Limit up to **\$2M**

Retention starts at \$10K (\$50K in CA)

EPL Key Features

- Duty to Defend Language
- Broad Definition of Wrongful Act
- Workplace Harassment by Non-Employee
- Third Party Wrongful Act
- \$150,000 Wage & Hour Limit (\$100,000 in California)
- Failure to Promote or make Partner
- Automatic Cover of Subsidiaries
- Definition of claim includes any past, present, future of prospective Employee, or an applicant or prospective applicant for employment with the Insured Organization

