

CLEAR Employer Services provides comprehensive EPLI coverage for claims arising out of employment related situations.

What is Employment Practices Liability Insurance?

Employment Practices Liability Insurance provides protection for an employer against claims made by employees, former employees, or potential employees. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment-related allegations.

How can this help protect my business?

In today's environment, this is critical coverage for any business to have especially if you have if you have employees working with the public or on site at other businesses. This coverage can also protect the businesses from meritless claims brought by disgruntled employees. Even though as business owners we strive to be fair and non-discriminatory, misunderstandings and quick decisions can lead to miscommunication, and EPLI coverage can serve as a last line of defense against employment claims.

What does this coverage provide?

Limit of Liability

\$ 1,000,000	Maximum Limit of Liability for each Claim
\$ 3,000,000	Maximum Aggregate Limit of Liability for all Claims

Deductibles

Client Companies \$25,000 (full deductible)
If the client follow the professional recommendations given by your CLEAR Specialist, then the client is only responsible for half the deductible (\$12,500)

What is a Claim?

A "Claim" can be many things and is more than just a lawsuit. A claim can be:

- the filing of a civil lawsuit or arbitration proceeding;
- the filing of a criminal lawsuit or the institution of criminal proceedings;
- an EEOC or DFEH proceeding or other similar federal, state or local administrative proceeding;
- a written demand for monetary damages or non-monetary relief;
- a written notice that one of your employees intends to hold you responsible for a Wrongful Employment Practice.

All claims are subject to the terms, conditions and exclusions of the EPLI policy in effect at the time of the claim during the co-employment relationship with.

What assistance will I receive in preventing claims?

CLEAR Employer Services team of HR Specialists are available to assist you with proactive solutions to defuse work related issues that can give rise to claims from guidance on issues such as terminating an employee, handling a potential discrimination or harassment issue. They will assist you in making the right decision on how to move forward. CLEAR Employer Services HR specialists will also help you stay in compliance with the constantly changing government regulations and give you the peace of mind that all your HR requirements are being handled by professionals.