

# Employment Practices Liability Insurance

**Is your business in danger from your employees? Here are the facts you should know.**

- 50 percent of private companies **think they are covered** by their Commercial General Liability (CGL) insurance for professional liability, but **they are not**.
- Professional Liability includes: wrongful termination, discrimination, breach of contract, wage and hour law violations, and, more
- Employee lawsuits have risen approximately 400% over the last 20 years.
- 41.5% of employee lawsuits are against private companies with less than 100 employees
- The average cost for settling out of court is \$75,000
- Claims data shows that businesses of every size are at risk
- The average jury award is \$217,000 for losing a court case
- About 67% of state court cases rule in favor of the employee, not the employer
- Even if you win in court, the legal fees are high – the average is \$10,000

## **Can your business afford to pay these claims?**

- \* \$225,000 when a small construction company did not address hostile work environment complaints
- \* \$250,000 when the husband of a gas station manager groped female employees
- \* \$325,000 when employees sued a small family-owned business for sexual harassment

**Only 30% of companies have an Employment Practices Liability Insurance policy.**

**If your company is in the 70% that does not have it, let us talk to you about why you should.**



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