



## EMPLOYMENT PRACTICES LIABILITY INSURANCE

CAMICO's Employment Practices Liability (EPL) insurance provides CPA firms with comprehensive defense and indemnity coverage for full-time, part-time, and contract workers. While large firms suffer the greatest financial losses, smaller firms have significant exposure as well. CAMICO's EPL insurance protects against claims resulting from allegations of discrimination (based on age, race, sex, disability, etc.), wrongful termination, sexual harassment, and retaliation.

### Features and Highlights

- Broad definition of Employment Practices including but not limited to discrimination or harassment (including sexual), wrongful termination, and employment-related misrepresentation
- Third-party claimant provision protects the CPA firm in the event an allegation is made against the CPA's employee while on-site with the client
- Potential claim expenses such as attorney fees are not charged against the deductible or limit of insurance
- 50% reduction in deductible (up to \$50,000) for early reporting of a potential claim, or use of mediation

### Options

- Coverage for independent contractors

### Limits

- Up to \$1 million

### HR Consulting Services and Resources

- Unlimited telephone and email consulting services

**New Employer Resource Center.** Save time and money by simply engaging with these valuable on-demand HR Tools:

- Resources that address key employment-related HR issues
- A state-specific employee handbook and policy builder
- Online training including employee and supervisor sexual harassment prevention
- Up to date Federal and State specific posters with real time notification of changes – just download and post!
- Live and on-demand access to topical webinars, including occasional HRCI credits for HR professionals

This information is provided as a general overview. Coverage is underwritten by CAMICO Mutual Insurance Company. Actual coverage may vary and is subject to policy language as issued. © CAMICO Mutual Insurance Company. All Rights Reserved. CMIC05092022

## Get in Touch

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