



# EMPLOYMENT PRACTICES LIABILITY

The EEOC receives more than 80,000 discrimination claims against employers annually. In today's litigious society, costs to employers arising from these allegations has never been higher.

Employment practices liability (EPL) coverage protects against a broad array of exposures, like harassment, discrimination, failure to promote or wrongful termination. The policy offered by OAMIC can be added to your professional liability policy for a low, per-attorney flat rate. Coverage applies to your employees as well as third parties, making it valuable for firms of any size - even solo practitioners.

## 5 Reasons to Have Employment Practices Liability Coverage

- **Anyone can be sued** | Even if your firm has committed no violation, anyone may bring a suit - and with that, comes defense costs. Even false claims can be costly to defend.
- **Number of complaints is rising** | The EEOC continues to see an increase in charges of discrimination. Since 2020, the number of annual complaints has risen more than 25%.
- **Awards are rising** | Not only have complaints increased, but money paid as a result of the claims has been steadily increasing as well.
- **All firms face exposure** | Exposure exists for large and small firms, even solo practitioners.
- **Not covered elsewhere** | Your other business coverage, including malpractice insurance, likely does not cover these types of claims.

## 5 Ways to Avoid an Employment-related Claim

- **Create written policies** | Make sure all policies are clearly written and available for all employees in a handbook.
- **Train all employees** | Employees at all levels should understand firm policies as well as what is and is not acceptable behavior.
- **Document issues or concerns** | Good documentation is one of the best defenses against claims of discrimination. This applies to both hiring and management or promotion.
- **Ask an expert** | When facing a complicated situation that could lead to a claim of discrimination, seek advice from an expert or lawyer before taking action.
- **Keep coverage** | Although this may not technically protect your firm from a complaint, it can protect you from the costs.



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