



EMPLOYMENT PRACTICES LIABILITY (EPL) INSURANCE

Who should purchase EPL insurance?

Any organization that engages people for hire — regardless of size, industry, location, union participation, or utilization of independent contractors — faces employment-related risks and should consider EPL insurance. With a more dynamic business environment, a workforce increasingly aware of their rights, and constantly evolving federal, state, and local employment laws, the rising frequency, complexity and cost of employment-related claims makes EPL insurance an essential consideration for every business.

Confidence in every employment decision

Workforce dynamics are constantly evolving — and so are the risks for employers. When employment practices liability claims arise, they strike at the heart of your business, impacting your people, productivity, and reputation. Enterprising plaintiff's counsel, media attention, and a constantly shifting legal and regulatory landscape mean that even the most well-intentioned employers can quickly — and publicly — come under scrutiny.

EPL insurance offers a strong layer of protection, by providing meaningful coverage for the often-significant costs associated with claims of workplace misconduct. As your risk advisor, Lockton can help you design an EPL insurance program that will insulate your bottom line from employment risks, allowing you to get back to business.

What is EPL insurance?

EPL insurance protects your organization from the financial exposure of a variety of workplace liability risks, such as discrimination, harassment (whether sexual or not), retaliation, wrongful termination, constructive discharge, and invasion or breach of privacy, to name a few. In today's workplace environment, all businesses face heightened scrutiny, complex regulations, and the potential for costly disputes with current and former employees, applicants, and volunteers. EPL insurance covers legal defense costs, settlements, and judgments — regardless of whether your business is found liable. This essential protection partners your organization with experienced insurance carriers who can provide risk management tools to help prevent claims in the first instance, allowing your leadership to confidently manage workforce challenges and maintain focus on growing your business.



Additional solutions tailored for your business:

- Directors and officers liability (D&O)
- General partners liability (GPL)
- Cyber/technology errors and omissions (E&O) insurance
- Crime and fidelity insurance
- Transactional risk (including representations and warranties insurance and tax opinion liability)
- Fiduciary liability
- Digital asset protection
- Special risk (kidnap and ransom)
- Alternative risk financing solutions (including captives, catastrophe bonds, and parametric insurance)
- Property and casualty insurance
- Surety bonds
- People Solutions (Employee Experience and Engagement, Total Rewards and Benefit, Measurement and Management)

Lockton at a glance

As the world's largest privately held, independent insurance broker, we don't cater to shareholders or have external investors like many of our peers. This means we answer to the only voice that matters: yours.

This independence allows us to create a partnership with you where every interaction, decision, and solution is solely focused on your business risk needs.

65,000+

CLIENTS WORLDWIDE

94%

CLIENT RETENTION

13%

ORGANIC
GLOBAL GROWTH

\$85B+

PREMIUM VOLUME
WORLDWIDE

150+

OFFICES WORLDWIDE

17

CONSECUTIVE YEARS AS
BEST PLACES TO WORK

Claims management

Claims performance is the true measure of any EPL insurance program. Lockton's Professional & Executive Risk claims team is purposefully structured to help you maximize your EPL insurance recoveries.

Lockton does not silo claims, nor do we treat claims advocacy services as a profit center. Instead, we integrate experienced insurance and claims counsel within your broking team. This ensures that claims strategy and advocacy begin at the very start of our partnership with you, so when an EPL insurance claim does arise, we're fully prepared.

GET IN TOUCH

Are you ready to overcome your employment risk challenges? For more information, click the button or scan below to visit our website.

[Visit our website](#)



To connect directly with one of our EPL insurance professionals, please click the button or scan below and complete the form.

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