



Employment Practices Liability Insurance (EPLI)

****A Critical Insurance For Your California Restaurant in 2010****

The past decade has witnessed an alarming surge in the number of employment related lawsuits lodged against American businesses. In the past year, the Equal Employment Opportunity Commission received a shocking 50,000 charges of alleged sexual and raced-based discrimination, comprising 72% of the agency's private sector caseload. Almost three-quarters of all lawsuits brought against companies today involve employment disputes.

Employment Practices Liability Insurance (EPLI) is a critical insurance to protect employers. While companies have long recognized the value of General Liability or Errors and Omissions insurance, many are now beginning to consider the importance of EPLI.

Through BayRisk Insurance Brokers, all clients are offered a comprehensive EPLI policy to protect against a wide range of employment lawsuits. This coverage is specifically designed to cover claims and lawsuits brought by employees alleging wrongful termination, discrimination, unlawful harassment, including:

- **Discrimination**
- **Sexual and non-sexual harassment**
- **Assault and battery part of sexual harassment**
- **Wrongful employment decision or act**
- **Wrongful termination – actual and constructive**

BayRisk offers this important, comprehensive coverage through various Top rated companies- A++ by Best's & AAA by Standard & Poors.

To learn more about BayRisk's [flexible service options](#), contact one of our Consultants today!