



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

With CAMICO's EPL insurance program, you have access to HR consulting services and resources such as unlimited telephone and email consulting services, as well as access to an Employer Resource Center with valuable HR-tools and resources.

We can support you with each facet of your employment process — from guidance about job postings and interview best practices — to advice about onboarding and navigating challenges when managing employees.

Take a look at the example on the reverse for ways you can save time and money by using these HR-related resources. Don't miss out and get started today!

The information provided is a general overview and not intended to be a complete description of all applicable terms and conditions of coverage. Actual coverages and risk management services and resources may vary and are subject to policy provisions as issued. Coverage and risk management services may vary and are provided by CAMICO and/or through its partners and subsidiaries. CAMICO is a registered trademark of CAMICO Mutual Insurance Company. © CAMICO Mutual Insurance Company. All Rights Reserved. CMIC032025.

Get in Touch

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Save Time and Money!

Here are four ways you can potentially save time and money by engaging with these valuable on-demand HR tools available in the Employer Resource Center (provided by CAMICO's partner, Zywave) – as opposed to paying for advisory guidance externally.

The example below is an estimate based on firm size of 5 staff members. If you have EPL insurance with CAMICO and are interested in seeing your firm's specific activity and usage, please reach out to your CAMICO representative for your personalized report.



* "Money Saved" is a calculated estimate based on established fair market values for similar products and services.

The services, resources and guidance listed here are already included in CAMICO's Employment Practices Liability Insurance (EPLI) policy and there is no extra cost to your firm. The purpose of the example above is to help demonstrate potential time and dollar savings you can realize by taking advantage of these HR-specific resources and services – as opposed to paying for similar resources and services externally. We do not guarantee accuracy of the potential savings and encourage you to reach out to CAMICO if you are interested in seeing your firm's specific activity and usage, if you have an EPL policy with CAMICO.