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## EPLI - Out of the Frying Pan...



Sometimes the remedy to a problem causes a bigger problem. In 2004, a trucking company lost a sexual harassment lawsuit when one of its male trainers made repeated and forceful advances to a female trainee during a 2-week training trip. They paid out \$95,000 overall, **mostly punitive**. In response Prime instituted a same-sex training requirement. This meant that while men could start training almost immediately, **women had to wait up to 18 months due to the lack of female trainers**. This led to a sexual discrimination suit in 2011 and in April of this year they agreed to pay out just over \$3 million. They also dropped the same sex requirement in 2013.

The EEOC files and settles lawsuits almost daily. Even the smallest settlements are usually tens of thousands of dollars and unfortunately settling can be cheaper even if your business isn't guilty. Plus, even if you win there are legal fees.

[Employment Practices Liability - Wrap+](#) from Travelers is modular coverage offered as a stand-alone product on [Big "I" Markets](#) and also as part of the [Wrap+ Executive Liability for Private Companies](#). Insurance is the last line of defense, prevention is the first, so Travelers offers *Risk Management Plus+ Online*, a flexible, comprehensive loss prevention program specifically designed for Travelers EPLI clients at no additional cost. Here is a list of things that [should never be said](#) to help avoid an incident.

EPLI - Wrap+ is currently available to insureds in all states with the exception of: CA, LA, NE, NV, VT and WV.