

EPLI

for California Businesses



Effective 9/1/2023
EPLI For California-Domiciled Businesses

This is “Essential EPLI” - an Employment Practices Liability Insurance (EPLI) policy customized to address the unique liability exposures faced by California-domiciled businesses.

Essential EPLI Program (Defense-Only) Key Features:
The form is a defense-only policy.

- **A sub-limit of indemnity coverage is available to handle nuisance claims effectively and efficiently.**
- Pricing for the Essential EPLI product is substantially less than other traditional policies offered in California.
- Available liability limits for defense costs range from \$250,000. to \$1,000,000.
- Legal defense for allegations of violations of Wage & Hour laws are included at no additional cost. Subject to sub-limit.
- Policy includes coverage for third-party exposures.
- Legal defense for allegations of violations of immigration laws are included at no additional cost. Subject to sub-limit.
- Prior acts coverage available.
- Assignment of a dedicated Rapid Response legal team to address claims submitted against our insureds. The attorneys are located in California and are proficient in handling employment-related cases brought in that state.
- On-line mitigation tools are accessible to all policyholders at no charge. This includes a toll-free pre-claims hot line staffed by members of the Wilson Elser team.

Visit <https://www.epliquickquote.com/?pc=uca> or call 1-800-558-8808



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