13 EPLI claims examples.

As a business owner, you do your best to protect your employees and your company. But, have you considered the risks disgruntled employees pose for your company's future?

Disgruntled employees can make serious accusations against you simply because they're angry or because they have ill intentions to file and win labor lawsuits. And this trend is on the rise. That's where Employment-Related Practices Liability (EPLI) insurance comes into play.

EPLI provides protection to defend yourself against accusations, claims, and lawsuits. Let's explore some of the most common EPLI claims examples:

1. **Discrimination** – Accusations that employees were treated differently based on age, gender, religion, disability, race, sexual orientation, pregnancy, etc.
2. **Wrongful termination** – One of the most common EPLI claims, this is when an employee believes he or she was fired for illegal reasons or something occurred that breached the employment contract
3. **Harassment** – Accusations that an employee experienced unwelcome conduct that was based on age, gender, religion, disability, race, sexual orientation, etc.
4. **Libel, slander, and humiliation** – When an employee believes his or her character or reputation was jeopardized
5. **Invasion of privacy** – When an employee believes a violation of confidentiality for medical information or other reasons occurred, his or her personal life was monitored, etc.
6. **Wrongful failure to hire or promote** – When an employee believes he or she is passed over for hiring or career advancement for improper reasons
7. **Wrongful deprivation of a career opportunity** – Accusations that the employer failed to provide necessary training that could advance an employee's career
8. **Wrongful demotion or negligent evaluation** – When an employee believes he or she was

demoted for an unlawful reason or received an excessively low/negative/inaccurate review

9. **Wrongful discipline** – When an employee believes he or she was reprimanded for an occurrence he or she didn't commit, or was excessively reprimanded for an occurrence he or she did commit
10. **False imprisonment** – Accusations that an employee was intentionally restricted from movement with the use of force, threat, coercion, abuse of authority, etc.
11. When an employee believes there's been a **violation of the Family and Medical Leave Act**, which entitles eligible employees to take unpaid, job-protected leave for certain family or medical reasons
12. When an employee believes there's been a **violation of the Uniformed Services Employment and Reemployment Rights Act**, which protects military service members/veterans from employment discrimination because of their service and helps them regain jobs after service
13. Accusations of **improper disclosure of confidential employee information**, resulting in identity theft

Even the most conscientious business owners can find themselves in these situations and benefit from EPLI coverage. A policy from Frankenmuth Insurance gives you the protection you need, as well as complimentary access to comprehensive, state-specific, online resources.

Start protecting your businesses from EPLI claims and lawsuits by talking to one of our local, independent agents today.