



Frequently Asked Questions:

Employment Practices Liability



If an employee's lawyer sues you thinking he is going after a settlement from the EPL coverage, what would happen if you did not have EPL coverage? Would that attorney withdraw the lawsuit?

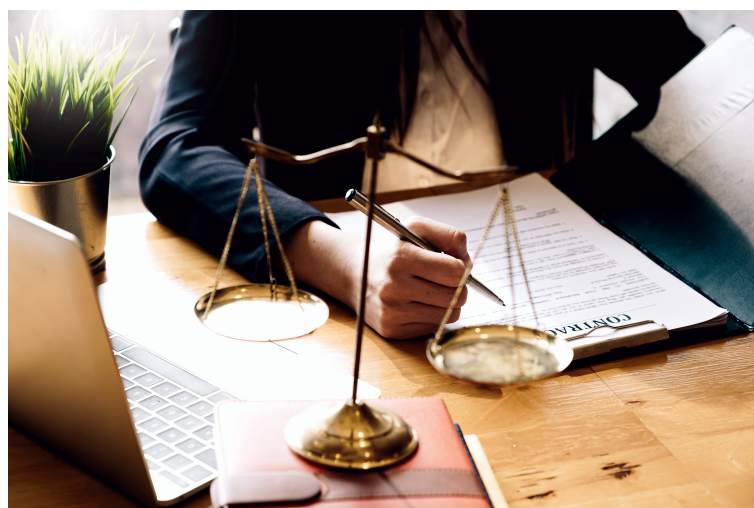
If a company or organization did not carry EPL Coverage and a charge or lawsuit was filed, the company/organization would be responsible for all defense fees and settlement. Plaintiff attorneys are out to make money whether there is coverage in place or not.



Doesn't settlement only encourage more frivolous lawsuits?

No. All settlements are private and confidential. If the Insurer or Insured finds out that the Claimant/Plaintiff had told any other person about the settlement and or the amount, the insurance company has the right to take legal action against the claimant/plaintiff. We can't control what goes on secretly behind the scenes, between people, but if the company or Insurer finds out the settlement was disclosed, legal action could take place. This is always reiterated to the claimant/plaintiff prior to them signing any release.

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