



FARMERS[®] EMPLOYMENT PRACTICES LIABILITY



There are two essential coverages that are only available with the Preferred-optional higher limit policy.*

Third-party employment practices liability.

This covers your business from claims brought by non-employees such as customers and suppliers. Companies engaged in customer-intensive businesses, such as retail stores and restaurants, are most susceptible to third-party liability claims.

Punitive damages coverage.

Awards in employment practices cases often include both compensatory and punitive damages — and, of the two, punitive damages tend to be the larger part. Carrying an Employment Practices Liability (EPL) policy without coverage for punitive damages leaves you exposed to an unacceptable level of risk — but you can minimize that risk by choosing Farmers[®] Preferred higher-limit EPL policy.

Be prepared to defend your business, Farmers EPL insurance can help.

It's important to remember your organization has specific needs which may change over time. Farmers Business Insurance can help protect you from the risks you face in your profession. Contact a Farmers agent for a customized insurance quote for your organization.

Because the more you know, the better you can plan for what's ahead.

*Punitive damages and Third-party discrimination coverage is available where permitted by law. It is only available in the Preferred package and may not be available for all industry classifications. Check with your agent for details.