

Most restaurant owners are pretty savvy insurance buyers. They have to be. They need to have a clear understanding of [property insurance](#) , [general liability insurance](#) , the [businessowners policy](#)

, [commercial auto insurance](#)

as well as any insurance benefits that they offer to their employees. But one type of insurance policy is very often overlooked –

[The Employment Practices Liability Insurance Policy](#)

. The reasons that restaurant owners overlook this important protection are many. If their agent doesn't bring it to their attention, then few even know about the risks they face, much less how to insure against it. Some may incorrectly assume that this protection is part of their businessowners policy. And in NC, the lawsuits which make this insurance so important are just now spreading in from California and other western states. It's coming, and you want to be ready.

So, what is Employment Practices Liability Insurance, referred to as EPLI? This blog is the first of a 4 part series that takes an in depth look at this relatively new and fast growing area of litigation and the insurance policy that has grown up to help protect you and your business. This blog will be more of an overview and subsequent blogs will take a look at the finer details of these policies.

Employment Practices Liability is liability that your company faces for actions you take that create lawsuits against you from employees, both former and current as well as from those people that you don't hire but may have offended or discriminated against in the interview and hiring process. Any company that has employees, or that may hire them in the future should not be without an Employment Practices Liability Insurance Policy.

So what are some of the real world types of actions and behaviors that are covered by these policies? Well, first of all, understand that these policies are fairly new and are not very standardized so it is very important that you understand in great detail exactly what you are buying. But in general, most policies cover legal expenses and judgments related to discrimination in hiring or employment related to age, sex, race, health, sexual orientation, nationality and many other forms of discrimination. Most policies also include coverage for sexual harassment and wrongful termination as well as whistleblower claims. None of these types of claims are covered by your general liability insurance or your businessowners policy so it is important that you take positive action to cover this exposure.

EPLI should be an integral part of your insurance portfolio if you are determined to protect your business from large, unforeseen losses that could wipe you out. At [Clinard Insurance Group](#), in Winston Salem, NC, we insure over 100 restaurants all across NC and SC and we can help you make sure that the policies that you are buying are set up correctly and will protect you when the losses come. Don't trust your very livelihood to an insurance agent who doesn't live, eat and breathe restaurant insurance. The risks are just too high. Give us a call today, at 877-687-7557 or visit us online at www.TheRestaurantInsuranceStore.com

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