

## Employment Practices Liability

### Employment Practices Liability Insurance (EPLI)

The attorneys in Kaufman Dolowich's Insurance Coverage and Litigation Practice offer a full range of coverage analysis and litigation services in matters involving employment practices liability insurance (EPLI). We are recognized as a preeminent team of insurance coverage attorneys who excel in delivering efficient and cost-effective solutions in complex insurance matters. Our lawyers advise regional, national and international insurance carriers in all types of coverage matters and regularly defend our clients in state and federal courts throughout the country.

EPLI insurance is designed to protect businesses against the risk of financial losses resulting from employee lawsuits, including claims involving discrimination, harassment, employee discipline, wrongful discharge, breach of employment contract, retaliation and mismanagement of employee benefits plans. While EPLI is available as stand-alone coverage, it is frequently found as a part other insurance policies through an endorsement or other mechanism. Regardless of whether a stand-alone EPLI policy or another type of liability policy is implicated, the attorneys at Kaufman Dolowich deliver the expert guidance clients need to effectively address complex EPLI coverage issues, claims and disputes.

### Comprehensive Guidance in EPLI Coverage Matters

Kaufman Dolowich's attorneys have decades of collective experience advising insurance carriers in all aspects of EPLI insurance coverage. We provide hands-on advice at every stage of the process, from policy drafting and product development to EPLI coverage analysis and claims handling. Our lawyers have a firm understanding of insurance laws and the insurance industry, and we leverage this knowledge to develop innovative, cost-conscious recommendations that protect and advance our clients' business interests. Additionally, because we are skilled at interpreting the terms and conditions in EPLI policies, insurers regularly rely upon our firm to provide a comprehensive and accurate evaluation of their most complex insurance coverage issues.

### Litigating Challenging EPLI Disputes

Coverage disputes between carriers and insureds involving EPLI policies tend to be complex. Issues frequently surface over the nature of the claims and whether the parties involved are covered under the terms and conditions of the insurance contract. Additionally, claims may not be covered where the wrongful acts fall outside of the coverage period, and certain types of damages and events may be altogether excluded from coverage under the language of the particular policy. Moreover, when multiple liability insurance policies are triggered or claims involve uninsured parties, an appropriate method of allocation must be developed to share coverage amongst multiple entities.

Recognizing that litigating these types of complex issues can be a costly endeavor, each insurance coverage attorney at our firm works closely with clients to resolve EPLI coverage disputes as early as possible. While we seek to achieve an optimal outcome through focused negotiations and other less adversarial methods, including mediation and arbitration, our lawyers are fully prepared to try our clients' cases in state and federal court.