



Employment Practices Liability Insurance

With wrongful employment practice claims and litigation costs on the rise, make sure your business is protected. Our EPLI coverage empowers you to lead your staff in today's complex environment.

Small businesses are especially vulnerable

80%

of Canadian employees have experienced some form of harassment at work.¹

4 in 10

Canadian small businesses worry about legal action brought by staff.²

Small businesses employ 47% of the total private labour in Canada.³ Exposures for employers include:



Small business needs big support

Poor employment practices can result in legal issues as well as challenges with talent retention, lost productivity, and growth. The impact on both lives and businesses can be detrimental.



Ripple effects:

- + Business interruption/lost revenue
- + High talent turnover
- + Physical/psychological issues
- + Loss of business reputation

The costs are increasing

Recovering from wrongful employment practices claims can be costly

Financial implications of wrongful employment practices:

\$10k-\$25k

Average cost for an EPL claim⁵



The solution

EPLI offers your small business comprehensive protection to navigate the complex challenges of Canadian workplace.



Click below to learn more about EPLI and how it can protect your business: [Employment Practices Liability Insurance](#)

¹ Respect at Work research report, April 2022, Western Centre for Research and Education on Violence Against Women and Children, and Canadian Labour Congress.
² HSB and Forum Research report, September 2022
³ Statistics Canada, Key Small Business Statistics 2023
⁴ BDC HR Practices Study, 2013
⁵ HSB Claims Data