

**Hospitality Law Conference**  
**‘Make Sure Your Employment Practices Liability**  
**Insurance Covers the Right Risks’**  
**February 10, 2015 1:30-2:30 pm**

**Summary:**

As wage-and-hour and other employee lawsuits proliferate, Employment Practices Liability Insurance (EPLI) looms large as a key risk management tool for hospitality businesses. These policies are not one-size-fits-all, however, and it is vital to match policy terms and the coverage grant to the risks your business is likely to face. This session will examine the varying terms under which EPLI policies offer defense and indemnity against the most prevalent employee-related liability risks, with particular attention paid to endorsements offering coverage for wage-and-hour suits.

- I. Overview
  - A. What are the exposures and what will it cost? 10 minutes
    - 1. Discrimination actions
    - 2. Retaliation actions
    - 3. Wrongful termination
  - B. EPLI Insurance 20 minutes
    - 1. Who is covered?
    - 2. What is covered?
    - 3. Policy language
    - 4. Trigger of coverage
    - 5. Give notice
  - C. Defense under the EPLI policy 20 minutes
    - 1. Exclusions and endorsements
    - 2. Consent to settle
    - 3. Cooperation clauses
    - 4. ‘Reservation of Rights’ letters
    - 5. Challenging denials
    - 6. Bad faith
    - 7. EPLI application
    - 8. Use renewal to your advantage
- II. Question & Answer 10 minutes