



# Are You Prepared for a Resident Discrimination Charge?

## Employment Practices Liability Insurance

Employment Practices Liability Insurance, or EPLI, is often thought of as coverage for when an employee brings a discrimination or harassment charge against an employer. However, prospective and current residents can also bring such charges. Small businesses often do not have the in-house human resource or legal support staff to minimize EPLI exposures from wrongful behavior in the workplace, whether it's intentional or not. EPLI provides a defense against such charges, even against groundless charges.

### Examples of resident discrimination include:

- 01.** Steering applicants of a certain race or ethnic background away from your available properties.
- 02.** Disallowing a service animal for a disabled resident.
- 03.** Sexually harassing a resident by requesting sexual favors.
- 04.** Refusing to rent to households with children.
- 05.** Advertising openings aimed at certain inclusionary or exclusionary classes like criminal background.





Our EPLI Coverage automatically includes coverage for alleged discrimination or sexual harassment brought by a resident, client, customer or vendor while still providing coverage for charges brought by employees.

Millers Mutual specializes in multifamily housing insurance coverage, so that's why our EPLI coverage is inclusive of third-party claims. Your business is protected whether the claims are filed by residents, clients, customers or vendors.

Powered by HSB\*, EPLI Coverage options range from \$25,000 to \$1,000,000 for liability damages and defense costs. Certain specific deductibles may apply.

## Reducing Your Exposure

Our EPLI policyholders have access to helpful resources including a legal advice helpline and a website where you can:



Learn more about the federal, state and local civil rights and housing laws that apply to you.



Train your employees on these sensitive subjects.



Access employer templates for use, such as employee policies and an employee handbook.

Employment Practices Liability damages can cost an employer tens of thousands of dollars. Find out how Employment Practices Liability Insurance coverage can protect you in the event a resident, prospective resident, employee, client or vendor files a charge.



*For more information, call one of our Underwriting Leaders:  
Derek Shaffer (717) 237-7244 or Coleen Craig (717) 585-8457.*

© 2019 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved. This document is intended for information purposes only and does not modify or invalidate any of the provisions, exclusions, terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form. The Hartford Steam Boiler Inspection and Insurance Company is a reinsurance partner of Millers Mutual.