

discover employment practices liability vet your policy mitigate your risk

Protecting your veterinary practice involves more than securing general liability and workers' compensation coverage. While both are critical for all veterinary businesses, did you know one of the most common business insurance claims against practices falls under employment practices liability coverage? Simply put, EPLI coverage responds to allegations such as wrongful termination, discrimination, and sexual harassment, including allegations from third parties. Is your practice covered?

It's time to vet your policy:

Coverage	Is your practice covered?	Your Notes
Discrimination	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
<i>Protection if current, former, or prospective employees claim they were victims of illegal employment-related discrimination, such as pregnancy discrimination (the most common allegation in the veterinary industry), racial discrimination, religious discrimination, age discrimination, or disability discrimination</i>		
Sexual Harassment	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
<i>Coverage if individuals allege that they were subjected to sexual harassment in the workplace</i>		
Third-Party Liability	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
<i>Coverage for claims alleging discrimination or harassment brought by a third party against the practice or its employees</i>		
Wrongful Termination	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
<i>Response to allegations from an employee claiming he or she could no longer tolerate the work environment and was compelled to resign or retire</i>		

Coverage	Is your practice covered?	Your Notes
Duty to Defend	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
A required duty by the insurance company to defend you against covered allegations (this coverage transfers your risk and the legal fees to the insurance company)		
Workplace Violence	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
An endorsement providing coverage for fees and expenses incurred in connection with a Workplace Violence Act		
Immigration	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
An endorsement covering defense costs for covered immigration claims arising out of an actual or alleged violation of the Federal Immigration and Nationality Act		
Crisis Event Expenses	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
An endorsement providing reimbursement for expenses related to a crisis event resulting from a wrongful employment practice		
Diversity Sensitivity Training	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
An endorsement covering costs for diversity sensitivity training if the practice is obligated to conduct such training by reason of judgment, settlement, or an alternative dispute resolution process, following a claim against the employer		
Disappearing Retention	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure	
If your practice is free of claims, your retention may reduce to zero over time (available in certain states)		

Is your practice covered?

**Discover Employment
Practices Liability**

**Talk with the Trust
833-350-2048**

About the AVMA Trust

The AVMA Trust, through AVMA LIFE and AVMA PLIT, offers unparalleled insurance programs and other services available only to AVMA members, their families, and employees. From business and professional insurance, to life insurance and disability, and now retirement planning and employee benefits, the Trust is here to protect and support you at every stage of your personal and professional life.

This scorecard contains only a general description of coverages and does not include all the benefits and limitations found in the policies. Coverages may vary. All references to coverage are subject to the policy's conditions and exclusions. The insurance policy and not this scorecard will form the contract between the insured and the insurance company.