



Employment Practices Liability Insurance (EPLI)

When Individuals and Families Employ Domestic Staff

In a culture where the demands of work and travel seem to dominate the monthly calendar, some individuals and families turn to personal care to help manage their household needs. Domestic staff such as housekeepers, nannies, chauffeurs, chefs, landscapers and home medical staff are just a few of the professionals typically employed.

Individuals and families may not think of themselves as employers.

Afterall, these workers are like family members or close friends. But regardless of the bonds that have been built during years of service, there is an employment relationship that exists between them.

When Injuries to Domestic Staff Occur

Unfortunately, during the course of employment, accidents can happen and household workers can suffer harm. But some injuries go beyond a slip and fall or broken bone and are more emotional and psychological in nature, such as:

- Verbal abuse
- Sexual harassment
- Wrongful termination

Adequate protection is vital for individuals and families that employ domestic staff. EPLI can help provide you with the necessary coverage.

- Discrimination
- Other employment-related issues, such as failure to promote

Accusations of these wrongdoings can lead to significant legal and financial complications. With most homeowners and umbrella policies excluding coverage for these personal injuries, clients could be left paying out of pocket for the loss. Costs associated with legal defense and reputational recovery can be extensive, and settlements can sometimes last years.



What Solutions Are Available

In addition to maintaining a standard of practice for domestic employees, individuals and families should consider adding an extra layer of insurance protection. Employment practices liability insurance (EPLI) was designed to provide coverage when allegations of abuse and wrongdoing are levied against employers of domestic staff.

EPLI can provide for the hiring of a crisis management firm, paying various attorney and legal fees, and other costs associated with reputational recovery. This coverage can also be endorsed on many home and excess liability policies or purchased on a stand-alone basis.

When employing domestic staff, we highly recommend purchasing employment practices liability insurance to help keep you protected. By including this valuable coverage in your portfolio, you can help safeguard your wealth against allegations of personal injuries.

To learn more and discuss your coverage options, reach out to an NFP advisor today.

You can schedule a meeting by contacting nfppersonalrisk@nfp.com or visiting [NFP.com](https://www.nfp.com).

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