



# Minnesota Employment Practices Liability Insurance Checklist

Protect your business from discrimination, harassment, wrongful termination, and retaliation claims.

## 1. Business Information

- Business Name: \_\_\_\_\_
- Industry: \_\_\_\_\_
- Number of Employees: \_\_\_\_\_
- Annual Payroll: \$ \_\_\_\_\_
- Employee Turnover Rate: \_\_\_\_\_%
- Years in Business: \_\_\_\_\_

## 2. Types of Claims Covered

- Discrimination (age, race, sex, etc.)
- Sexual harassment
- Wrongful termination
- Retaliation
- Failure to promote
- Negligent hiring/supervision
- Wage and hour (if available)

## 3. HR Practices (May Reduce Premium)

- Written employee handbook
- Anti-discrimination policy
- Anti-harassment policy
- Complaint procedure documented
- Manager/supervisor training
- Performance documentation practices

Good HR practices reduce claims and premiums.

## 4. Coverage Needed

- Coverage Limit: \$ \_\_\_\_\_
- Retention/Deductible: \$ \_\_\_\_\_
- Third-party coverage (non-employees)
- Defense outside limits (rare)
- Wage and hour endorsement
- Prior acts coverage

## 5. Risk Factors (Higher Risk = More Important to Have Coverage)

- Recent or planned layoffs
- High employee turnover
- Management changes
- Prior employment claims
- No HR department
- Rapid growth/hiring

## 6. Minnesota-Specific Considerations

- MN Human Rights Act (broader than federal)
- Sexual orientation/gender identity protected
- MN WARN Act (90-day notice for layoffs)
- Active enforcement environment

## 7. Questions to Ask

• Are defense costs inside or outside the limit? • Is wage and hour covered? • Does it cover third-party claims? • What's the retention? • Is there a retroactive date / prior acts coverage? • Does it include an HR hotline? • What's excluded?

## 8. Information Needed for Quote

- Employee count by state
- 3-year claims/litigation history
- Copy of employee handbook
- Description of HR practices

### Ready to Protect Your Business from Employment Claims?

Bring this checklist and your employee information. We'll find the right EPLI coverage.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.