COVID-19 Is Bringing a Host of New Employment Claims: EPL Policies Should Cover Them

By Michael J. Stoner | July 22, 2020

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The COVID-19 pandemic has dramatically altered the day-to-day operations of businesses in virtually every sector of the economy.

For many of these businesses, the pandemic has already had, and continues to have, profound impacts on their employees and sites of operation. Some businesses have been forced to lay off or furlough employees. Others have had to cut employee hours, pay or both.

As a result of these changes, employers should be prepared to address potential claims by current and former employees whose jobs were, and continue to be, affected by the pandemic. Even the most fair-minded employers may find themselves with claims from employees who believe they have been treated unfairly.

For many businesses, employment practices liability, or EPL, insurance policies provide the first line of defense against these types of claims. Unlike some other types of insurance policies, EPL policies are not written on a standard industry form and, as a result, can vary from insurer to insurer and from policy to policy.

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