

We have cover already for this

In most cases, insureds have a coverage gap when it comes to Online ADA (Americans with Disabilities Act) claims or lawsuits. Legal demands are prevalent (approaching 10,000 per week, and no sign of slowing down). Organizations are a 1000 times more likely to receive a legal demand letter than a lawsuit, and more than 90% are settled - they are very difficult to fight.

[This AMWIS article](#) explains the gap in coverage – insureds are rarely covered under General Liability, Media, Professional Liability, E&O or Cyber policies. One policy that might cover this is an Employment Practices Liability. As this article explains, if an insured has third-party coverage, including third-party discrimination coverage, it might be able trigger the EPL policy.

However, insureds are strongly advised to check coverage and exclusions with their broker.

AAAtraq's unique, dynamic coverage (which increases as compliance actions are completed) – provides up to \$50,000 of cover for a single claim with no deductible. AAAtraq also provides full-claims management support to prevent the significant business disruption in dealing with a claim.