



Thinking Ahead.

Examples of Employment Practice Liability Claims:

Principal out of control. *A Family Owned Restaurant* is being sued by three females, former employees who allege they were sexually harassed by the principal of the company. Ten acts of harassment were cited in the lawsuit by the three women, including improper fondling, being the target of lewd comments and being offered money to spend the night with the principal.

Settlement 200k, defense costs \$125k

Did her pregnancy get in the way? *A Tavern Owner* was sued by a former employee for gender discrimination. The employee alleged she was fired from a bartender position because she became pregnant. Employer was concerned for her health and loss of business.

Judgment \$185k

Sexual harassment and retaliatory discharge. *An auto parts store* is being sued by a former employee for sexual harassment and retaliatory discharge. In the suit, the plaintiff alleges that she was terminated by her employer because of an earlier charge she brought against a supervisor for sexual harassment.

Arbitration pending, defense costs to date \$56k

The courts are not sympathetic,
employees win 68% of all employment-related litigation.

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No company faces the risk of
fire, theft, or customer injury
without the protection of insurance.

A business owner
will more likely face an **employee lawsuit**
than the devastating effects of a fire.

it has been reported that **6** out of **10** employers
have faced employee lawsuits within the last 5 years.
The typical expense of a lawsuit exceeds **\$250,000**
(in judgments, costs, and attorneys' fees).



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Why Buy EPLI Coverage?

Protect your business assets and receive free access to world class HR services.

Employment Practices Liability Insurance (EPLI) covers charges made by employees and customers against an employer for the following:

- Suits by customers for discrimination and harassment by employees
- Allegations of harassment, discrimination including failure to hire, wrongful termination and denial of service. Definition of employee includes seasonal, temporary and independent contractors

Minimum premium \$750 (\$1500 for LA County) for 500k or 1MM limits, \$2500 or \$5000 SIR/Deductable, Wage and Hour coverage available and other limits and SIR options.



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FREE HR Services that are essential to running your business.

To purchase these services in the open market (*costs noted below) would very likely cost more than your EPLI policy.

Employment Law Helpline

- Our clients have unlimited access to the employment attorneys of the law firm of Burke, Warren, MacKay & Serritella for employment-related questions. The firm can also assist you with handbooks or other HR documents.

***Client retention fee \$1,500.**

Comprehensive Criminal Background Checks for newly hired or promoted supervisors and managers.

- Criminal background checks conducted by certified experts will reduce your business risk of hiring high risk employees. ***Background check registration \$150, background check per employee \$50**

Comply America Internet-Based Training

(Now available in Spanish and English)

***Minimum charge \$250**

The courses, which have been approved by the Federal Courts, the EEOC and is AB 1825 compliant, are described below:

- Comply America Manager's Course. This course is designed for managers/supervisors who hire, fire, supervise or manage employees. The interactive training course is three courses in one, covering the following topics: best practices for preventing all forms of discrimination and sexual harassment, proper techniques for hiring and promoting, ADA and Family Leave Act.

Coverage is subject to Exclusions described in the policy. For complete Terms and Conditions, refer to the policy itself.