



## 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.



**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.*

## Examples of Employment Practice Liability Claims:

### Sexual Harassment and Retaliation

*Claimant worked as a convenience store clerk at a gas station.*

She filed an agency charge against the oil company alleging sexual harassment by her manager and retaliation. Claimant alleged that her manager grabbed her and kissed her on two occasions against her will and tried to discourage female employees from reporting harassment. After Claimant returned to work, she made monetary and scheduling demands. Claimant was eventually terminated. Thereafter, Claimant retained an attorney and filed a lawsuit for sexual harassment/hostile work environment, retaliation, and punitive damages. Claimant made a \$200,000 demand, but this matter was eventually settled for \$18,500. More than \$75,000 in defense costs.

(Mississippi, 57 employees)

*Claimant worked as a truck driver, delivering fuel for a fuel distributor.* He was terminated as a result of a slowdown in the gas and diesel portion of the distributor's business. Claimant was not eligible for rehire because he became belligerent and refused to return company property upon his termination. Claimant demanded reinstatement, back pay, restoration of seniority and benefits, costs, and an increase in benefits and payments. As part of the workers' compensation settlement between the parties, this matter was settled for \$500. More than \$30,000 in defense costs.

(California, 40 employees)

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



*Thinking. Ahead.*

Contact information:  
Kristin Frase  
American Management Corporation  
kristinf@amcins.com  
888-991-0300



*Thinking. Ahead.*

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).