

AMC EPLI Program



Could This Happen in Your Company?

Example #1



An employee alleged she had been sexually harassed since she started work. According to the employee, when the supervisor spoke to her he

grabbed her hands or tapped her on the shoulder.

The former employee viewed this behavior as sexual harassment, which caused her “anxiety and physical distress”. She further alleged retaliation as a result of his “aggressive, controlling actions”. Investigation revealed the supervisors’s actions were misunderstood by the employee. The claim was resolved in favor of the defendant with no damages paid. However, it resulted in defense costs of \$45,000

Example #2

In another case, a company was sued by a former female employee for sexual harass-

ment and wrongful discharge. In the suit, the plaintiff alleged one of the owners made repeated and unwanted sexual advances toward her, forcing her to resign from the insured’s employ. Investigation confirmed the company’s liability in a number of fairly blatant acts of misconduct. The case was settled for \$275,000 in damages plus \$60,000 in defense costs.

How could CEIS’s program have helped avoid the claim?



Training Training on EEO compliance issues is a “must” in today’s business environment. One of the

primary Risk Management benefits of the program is access to web based training for supervisors and managers to raise their awareness of discrimination, disability and gender issues. It provides practical instruction on recognizing and responding to real-life employment scenarios that may occur when hiring, promoting or terminating employees. The program also satisfies the requirements of the EEOC for

training supervisors on sexual harassment issues. This training arms them with the skills needed to avoid employment pitfalls and to minimize the risk if a problem arises.

CEIS insureds are also able to contact experienced employment lawyers for expert advice through a toll free 800 help line. Insureds may discuss the best way to handle difficult employment situations before they get worse and get advice on how to minimize their exposure to third party liability claims from patrons.

Risk Management training now available in Spanish.

The CEIS program features both its management training and its sexual harassment prevention training in Spanish. This feature is invaluable in today's diverse workplace. Don't hold back your workers from supervisory positions and don't risk protecting yourself because of inadequate training.

How will CEIS's program protect you in the event a claim is filed?

Employers who proactively train their managers and employees on EEO compliance issues are looked upon favorably under the law. If an employment or third party claim does occur, the documentation of a management training program will help reduce your potential exposure.

Experienced employment attorneys provide a formidable response to the alleged accusations against your practice and protect the reputation of your business. The goal in every case is to prevent the claim from continuing into litigation. Even if litigation occurs, your company's strong defenses will be preserved.

The insurance component of the program provides protection by covering expenses subject to a per claim retention of \$1,000. Expenses related to your legal defense are covered as well as payments you

become legally obligated to pay on account of a covered claim under the policy. Loss means damages, judgments, and settlements.

I've heard it's expensive. What does it cost?

The cost of the risk management services and insurance is extremely reasonable. It is based on the number of full time employees (or FTE's). Policy limits of \$500,000 or \$1,000,000. Minimum Premiums are low - only \$750. A \$75 annual fee is also added for membership in the Employment Practices Risk Management Association. A Texas contractor with 20 employees can be insured at 1MM limits for as low as \$1,450. A store with 10 employees for \$750.

First Time Buyers Program

Many members do not have the benefits of an Employment Practices Liability program that provides Risk Management and Insurance protection available to them today. That's why we introduced the First Time Buyers Program. To qualify, you must have less than 50 employees, no current EPLI coverage through a stand alone policy, and no EPLI losses in the last five years. If you satisfy these conditions, you need only complete a short form application. If you don't, you'll need to fill out a regular application.

How do I find out more?

For information on exposures, risk management, Compliance training and the helpline please navigate to www.eprma.org. This is the website of Employment Practices Risk Management Association. Use the fax back form on the right to receive a brochure and personalized quotation for your business.

