



Employment Practices Liability Insurance

Statistics show that businesses are more likely to face an employment claim than a property or general liability claim. Once these claims manifest, they become an extensive drain on a business's assets. Out-of-court settlements in employment cases average \$40,000. The median compensatory award is \$218,000, with 10% of wrongful termination claims resulting in awards in excess of \$1,000,000. The average cost of defense is in excess of \$45,000. Adverse publicity, which sometimes accompanies these proceedings, may add to an employer's woes.

Facts

- Six out of 10 businesses have had an employment claim in the last five years
- 41% of all cases are brought against small employers with between 15 and 100 employees

YOUR COMPANY

Addressee Name
4321 First Street
Anytown, State 54321

**PROTECT
YOUR
BUSINESS**





PROTECT YOUR MANAGERS

Management Training is a must

Every business spends a considerable amount of money training, developing and retaining its key personnel –especially its supervisors. Insurance protects your financial assets our training helps protect your human assets. Direct involvement in an incident or even just mishandling one can derail a career defend themselves from employment claims of harassment and discrimination.

In 1998 the Supreme Court in a series of decisions laid out a “roadmap” for employers to The first element is adopting compliant employment policies. That’s the easy part. Almost every business wants to do the right thing. The second element is where most businesses stumble. The courts indicate that you must also train your managers and supervisors to warrant these legal protections. Our statistics bear this out dramatically. The businesses that have used Comply America Managers training have fewer claims and those claims are less severe.

Comply America is fast, discreet, internet based and will save you and your managers time and trouble.



Insurance provided by and AM Best A– rated company. The form is considered one the broadest and best in the industry. Coverage includes claims for harassment, discrimination and wrongful employment practices filed under Chapter VII of the federal Civil Rights Act, the Americans with Disabilities Act and their state and local equivalents



Fortune 500 Quality

Used By American Express, Hitachi and other Fortune 500 Companies. Endorsed by the Practising Law Institute.

Helpline directly to Employment Lawyers

In addition to the superior policy form and a superior risk management you also get access the Hotline directed by Martin LaPointe of Burke Warren McKay and Serritella. The helpline is free and it is confidential. The insurance company will never know that you called the hotline.

