



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

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

In California **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).



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 (for other than LA County \$1200) for 500k or 1MM limits, \$5000 SIR/Deductable

FREE HR Services that are essential to running your business. To purchase these services in the open market 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.

Abso Registration \$150, background check \$50 per employee

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 escribed in the policy. For complete Terms and Conditions, refer to the policy itself.