

# Does Your Business Need to Reduce Financial Risk?

**“Employee – Employer Disputes” Are About 75% of all Recent Corporation Litigations.**

**Unanticipated, Abhorrent Litigation Costs & Judgments Can Substantially Impair Company Working Capital, Forcing a Middle Market Company to Shrink-Back, or Even Close!**

**Recommendation: Risk Someone Else’s Capital, Instead of Your Own.**

# Many Lawyers Specialize in Labor Law.

- Plaintiff lawyers will even accept most of their **fees on a contingency basis**, similar to auto accident cases.
- If you wouldn't want to drive a car without insurance, most certainly it's a good idea to obtain Employment Practices Liability Insurance protection against:

– Get a look at the next couple of pages ---

# If an employee feels mistreated at work ( Or even from an interview ):

- A Potential Employee
- A “Trusted” Existing Employee
- A Past Employee

All may seek money damages claiming Violations of Federal and/or State Law, by:

1. FILING COMPLAINTS WITH STATE & FEDERAL REGULATORY AGENCIES,
2. HIRING A LAWYER AND INSTITUTING A LAWSUIT AGAINST YOUR COMPANY & POSSIBLY COMPANY PERSONNEL!

# Possible Employee

## “Mistreatment” Causes of Action Include :

- Denial of interview
- Failure to employ
- Failure to grant tenure
- Failure to provide adequate workplace
- Failure to provide adequate procedures & employment policies
- Improper performance review
- Improper change of work hours or shift
- Improper change of position or transfer
- Improper treatment of whistle blower
- Deprivation of career opportunity
- Negligent or gross negligent evaluation

# Additional Alleged Employee “Mistreatment” Causes of Action Include:

- Negligent release of personal medical information
- Disparaging or derogatory remarks
- Defamatory statements made as part of an employee reference
- Sexual harassment
- Workplace harassment of any kind
- Sex discrimination
- Race discrimination
- Age discrimination
- Disability discrimination

# More Alleged Employee “Mistreatment”

## Causes of Action Include:

- Unilaterally requiring mandatory arbitration of EPL claims
- Improper denial of vacations and time off
- Invasion of privacy
- Libel, slander, defamation of character
- Misrepresentations related to employment
- Failure to promote or transfer
- Wrongful termination or discharge or dismissal
- Breach of contract of employment
- Adverse or unfair reprimand
- Wrongful or improper discipline

# More Alleged Employee “Mistreatments”

## Causes of Action Include:

- Retaliation against employee
- Improper discipline
- Wrongful infliction of emotional distress
- Employee benefit plan mismanagement
- Denial of training
- Violation of equal pay act
- Civil rights violations relating to other improper/wrongful acts

# Did you know that?

- *Generally “standard business liability insurance policies” **exclude** some or all Employment Practices Liability type perils from insurance coverage. **However,** “Employment Practices Liability Insurance” is relatively **inexpensive.***



# What is Employment Practices Liability Insurance?

- Employment Practices Liability Insurance usually covers the employers liability for the claim/lawsuit &/or judgment, and the legal fees against possible money damages or regulatory liability decisions/penalties that may result from violations of federal or state employment laws.
- Even if the employee's claim is spurious and lost at trial, the expenses for the defendant's legal fees are generally substantial (Often running to six figures) with coverage provided by the insurance policy. We specialize in securing lower cost Employment Practices Liability Insurance. Contact Information for EPL Insurance is on the next slide.

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- Retail Broker Contact Information will be provided on this page, for Cover Agency's Correspondent Brokers. It is simple to apply.
- Additional marketing materials to help Correspondent Brokers sell more insurance will be made available via the internet. Cover Agency's Active Correspondent Brokers will be granted permission to reproduce and distribute marketing materials to their clients. Marketing materials for additional products are in the design stage now, and will be provided.