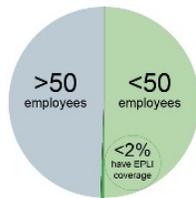


Workplace Activities Continue to Make National Headlines... Now is an Excellent Time for an Employment Practices Liability Insurance Review

Reports of sexual harassment and improper activities in the workplace are on the rise. **Every business is vulnerable to a wrongful employment practices allegation.** Can you afford to defend yourself, your entity, or your employees against employment-related accusations? If not, there is an insurance solution called Employment practices Liability Insurance (EPLI). This coverage protects owners, directors, officers, and employees, and can sometimes extend to claims brought by third parties.

Why Choose a Stand-Alone Employment Practices Liability Insurance?

More than 1/3 of all wrongful act allegations are against employers with less than 50 employees.



Less than 2% of those small businesses have EPLI coverage.



Did you know? An employer is **legally** responsible to respond to the wrongful workplace actions of their employees against other employees.



60% of lawsuits are found to be groundless, but are still costly and timeconsuming.



EPLI policies provide protection from the following alleged wrongful employment practices, including:

- Harassment
- Discrimination
- Wrongful dismissal, discharge or termination
- Employment-related misrepresentation
- Employment-related libel, slander, humiliation, defamation or invasion of privacy
- Wrongful failure to employ or promote
- Wrongful deprivation of a career opportunity, wrongful demotion or negligent evaluation
- Wrongful discipline
- Coercion or humiliation in relation to race, marital status, gender, age, physical and/or mental impairments, pregnancy, sexual orientation and any other protected class established by federal, state and local statutes

Many EPLI policies offer the following inclusions and add-ons:

- Free consultation, HR assistance and other risk management consultative services
- Coverage for defense costs outside the policy limits
- Coverage for claims brought by Third Parties
- Coverage for allegations of unknown prior acts

A Quick and Affordable Solution

EPLI policies are important for smaller businesses to protect them in tough times. In fact, EPLI has become so important to the success of small businesses that it is offered at more affordable prices and is tailored specifically for smaller companies. **For an immediate indication on this important coverage, simply provide the number of owners and full and part-time employees associated with your business.** Email mitchl@copic.com or contact me at (720) 858-6297.