

EMPLOYMENT PRACTICES LIABILITY INSURANCE



Employee Lawsuits Happen to Small Businesses Like Yours

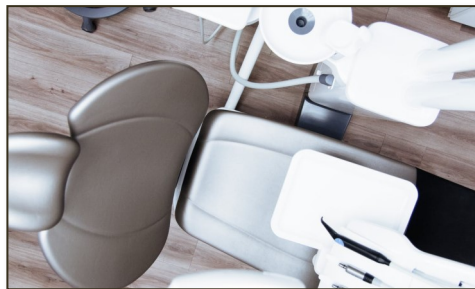
Small employers are sued every day by prospective, current and former employees—for discrimination, harassment, wrongful termination and more. These claims involve restaurants, retailers, medical offices, contractors and other businesses who thought they would never be sued by an employee.

We can protect you and your business at an affordable premium with Employment Practices Liability Insurance—before a lawsuit happens.

SAMPLE EPLI CLAIM

Dentist Pays Through the Teeth Sexual Harassment Verdict: \$140,000

The employee worked as a dental hygienist. She claimed that the dentist, who owned the practice, tried to kiss young female employees and patients. In particular, the employee alleged that he required a kiss and a hug in order to obtain their paychecks, and had even gone to her home uninvited. She did not return to work and sued for sexual harassment. The jury agreed with her side of the story and the dentist paid over \$140,000—much more than a paycheck.



For more examples involving small businesses like this one, read on.

Putting Lives Back Together since 1896

FREE LEGAL HELP

An EPLI policy from Rockford Mutual Insurance Company also gives you access to Legal and Human Resource help, free of charge. We offer a Loss Control Website with employee handbook policies, compliance checklists and training resources, so you can prevent claims like the ones reported here. In addition, a Legal Hotline gives you the ability to call an employment law attorney and get practical answers to your questions, free of charge. You do not have to be sued to take advantage of these services. The value of these Legal and Human Resource services can exceed the total cost of EPLI coverage, and they can help you avert costly and disruptive lawsuits. These services come automatically with the purchase of Employment Practices Liability Insurance from us.

MORE EMPLOYMENT LAWSUIT EXAMPLES

Supplier—Retaliation: \$87,200

After several years of employment, the supplier's contract manager complained about race and gender discrimination. She was terminated the following day. The EEOC filed suit and reached a \$87,200 settlement with the company.

Retailer—Age Discrimination: \$40,000

A co-manager of a women's apparel shop complained about disparate treatment on the job, allegedly due to her age. She was ultimately terminated. The EEOC filed suit on her behalf, and the retailer later settled the charges for \$40,000.

Machine Shop—Pregnancy Discrimination: \$35,000

An office worker informed the president that she was pregnant. One month later she was fired, and was told that her medical condition prevented attendance and performance of duties. The EEOC filed suit on her behalf and settled the lawsuit for \$35,000.

Retailer—Disability Discrimination: \$8,000

A store's security system barred employee with burn scars on fingers, and employer did not make accommodation for his access.

Inn—Age & Disability Discrimination: \$80,000

A 62-year old housekeeper was terminated after cancer treatments so employer could save money on health insurance.

Pest Control—Sex & Pregnancy Discrimination: \$80,000

An employee of a pest control company was fired shortly after making her pregnancy public.

Restaurant—Sexual Harassment: \$25,000

A franchisee fired two restaurant employees who complained about sexual harassment by male kitchen workers.

Note: All verdicts and settlements reported here were found in LexisNexis or the EEOC website.

 Since 1896
ROCKFORDMUTUAL
INSURANCE COMPANY
<http://www.rockfordmutual.com/index.php>

What do you think it is worth?

Restaurant—Disability Discrimination

A kitchen helper had a prosthetic leg. He worked his first shift without incident. However, the restaurant manager fired him based on the leg posing a safety hazard. The employee spoke with the restaurant owner to get his job back, but the owner told him the decision was final. The EEOC sued the restaurant, and the claim is pending.



What do you think the outcome will be in this case?

Risk Management Services Through Rockford Mutual EPLI Program

Our policyholder Risk Management Services can help you avoid claims such as the ones summarized here.

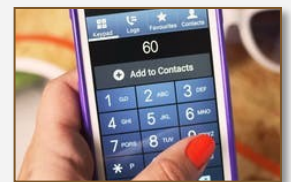
- > workplacerrisksolutions.com—online policies, forms and advice on managing employment issues and exposures
- > **Legal Hotline**—access to employment law specialists at Jackson Lewis, LLP, for guidance on employment questions

Loss Control Website

- ✓ No charges
- ✓ Handbook Policies
- ✓ Online training
- ✓ Investigation Process
- ✓ Directions for Agent or Insurer

Law Firm Hotline

- ✓ No charges
- ✓ 1-800 number
- ✓ National law firm
- ✓ Practical pro-active advice
- ✓ Confidential
- ✓ Spanish, Chinese and Korean Language support available



Can you use these free services? Ask your insurer or agent for more information.