



Employment Practices Liability Solution

Endorsed by The Nebraska State Bar Association

Employment Practices Liability Solution provides Risk Management Tools and Insurance Protection that covers expenses for lawsuits made against your business by employees, former employees, potential employees and third party vendors of your business.

CONTACT:

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MARSH

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What is the Cost of This Coverage?

Limits:	Firm Size	Premium Range:
\$1,000,000 per claim/ \$1,000,000 Aggregate	3 to 10 employees	\$825 to \$1400
Prior Acts: Included	11 to 20 employees	\$1515 to \$2451
Deductible: \$2500	21 to 50 employees	\$2535 to \$4971
Third Party and Punitive Damages: Included		

Why do I Need Employment Practice Liability Insurance?

- **Six out of ten** employers have already faced employee lawsuits within the past five years.
- **63%** of all employment cases that go to litigation result in a judgment for the plaintiff.
- Defense costs of the average EPLI case, through trial, **costs more than \$45,000.**
- For whistleblower claims the average verdict is **\$616,039.**
- The average compensatory award in EPLI cases is **\$603,376.**
- The average amount paid for out-of-court settlement is **over \$40,000.**

What are the Risk Management Tools?

The Risk Management Tools provided with this Employment Practices Liability Insurance Solution are designed to aid businesses with human resource issues. It will help train employees on employment issues and provide your business with support in preventing an employment practices suit against your company. The risk management tools include:

Criminal Background Checks

- Free criminal background checks on all newly hired or promoted managers and supervisors.
- Discounted criminal background checks for all other employees.

Professional Assistance

- Unlimited access to employment-law attorney for consultative direction on employment issues.
- Easy to use hotline to speak with attorney-experts on how to handle employment issues prior to taking action.

Training

- Online Claim Prevention Training through Comply America.
- Special Harassment Training for all managers, supervisors, partners and officers.

Membership in the Employment Practices Management Association- with payment of required fee

What does the Insurance Protection cover?

This EPLI Program features an insurance policy with a liberal definition of "Insured," including: individual and spouse, corporations, stockholders, named partnership or joint venture, partners, joint venturers and spouses, employees, executive officers, directors, trustees while acting within scope of employment, dedicated independent contractors, volunteers, temporaries, part-time and leased employees (in-sourced).

Employment Practices Liability Insurance provides defense and Indemnity coverage, to help protect your company's assets from employment related charges such as (but not limited to):

Wrongful Termination	Sexual Harassment
Discrimination	Breach of Contract
Humiliation	Refusal to Hire
Misrepresentation	Failure to Promote
Invasion of Privacy	Libel
Retaliation	Slander
Failure to properly train	Unfair Demotion

How do I Apply?

1. Fully complete the following Quote Request Form
2. Submit Form via **fax to 515-365-0104** mail it to the below address.

Quote Request Form

Administered by:

MARSH



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Address:

Po Box 10302
Des Moines, IA 50306-0302
Fax: 515-365-0104
Ph: 866-236-6582

Firm Information

Firm Name

Address

City

State

ZIP Code

Firm Phone #

Firm Fax #

Contact Information: Provide person who primarily handles human resource management and risk management

Name

Email

Title

Phone

Fax

Firm Employment Information: Include all Employees, Owners, Partner, staff members

Full Time Employees

of Part-time or Seasonal

Part-time= less than 25 hr/wk
Seasonal = less than 6 months/yr

Q1

Does Firm Currently carry Employment Practice Liability Insurance?

Yes

No

Q2

In the last 5 years, has firm has any Employment Practices claims or known situations that could result in a claim?

Yes

No

For example, but not by way of limitation, we consider it reasonable for you to foresee that a claim may be brought against you if a current or former employee or an applicant for employment has expressed dissatisfaction with the employment relationship or the employment application process by:

- i) Making a formal complaint to a supervisory employee of discrimination, harassment or unfair employment practices;*
- ii) Threatening to hire an attorney;*
- iii) Asking for a severance package in excess of what is being offered;*
- iv) Complaining of discrimination, harassment or unfair treatment and threatening to do something about it.*
- v) Frequent complaining of discrimination, harassment, or unfair treatment.*

I understand this Employment Practices Liability Insurance coverage provides essential protection against claims arising out of harassment, discrimination, or wrongful termination made by employees, past employees or by applicants for employment. I will not be covered for claims involving disputes under other policies such as Business Package, General Liability, Property, Automobile Liability, Workers Compensation and Excess Liability. I also understand that without this coverage, I could be exposing my firm to a serious financial loss.

X

X

X

Date

Authorized Signature of a Principal Partner or Officer

Title