

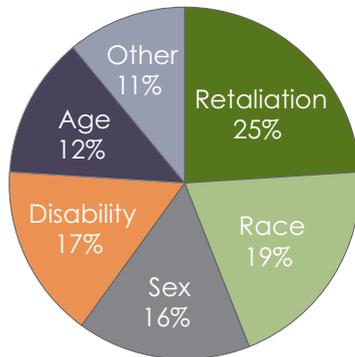
EPLI Protects Employers...

EPL Insurance provides financial protection from a variety of employment suits and complaints. It also covers defense costs. We connect you with attorneys experienced in employment law. They focus on your defense so you can focus on your business.

...From Many Exposures

Discrimination, retaliation and sexual harassment claims are the most common complaints.

EEOC Discrimination Complaints⁴



However, EPL Insurance can also protect you from lawsuits and administrative actions filed for wrongful discharge, defamation, invasion of privacy and other wrongful employment acts.

Are You Prepared?

If you want to learn more about Employment Practices Liability Insurance, or if you just want to discuss the kinds of claims that companies like yours experience, contact us.

Berkley Southeast Insurance Group
www.berkleysig.com

For More Information Contact Your Territory Manager or Underwriter

Sources

¹ EEOC charge statistics at www.eeoc.gov.

² Gen Re's *Employment Practices Liability Jurisdictional Survey*, prepared by Jackson Lewis LLP, 2015.

³ Jury verdicts are from *Jury Verdict Research*, an LRP Publication Company, Horsham, Pennsylvania.

⁴ EEOC charge statistics at www.eeoc.gov.

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Why you need Employment Practices Liability Insurance



Bad things do happen.

Workers file lawsuits against employers every day. Charges filed with the EEOC are on the rise again, reaching a level 20% higher than 10 years ago.¹ Roughly 1/3 of these charges are made against small businesses. When that happens, a business owner needs help. This is where Employment Practices Liability Insurance comes in to help.

Employers of all types and sizes are sued by employees. Jury awards and out-of-court settlements can run into hundreds of thousands of dollars. Add legal fees and management attention, and the total cost can be staggering.

Are you prepared?

Most business policies do not cover employment suits.

Employment Practices Liability Insurance (EPLI) could protect you from the financial consequences of an employment lawsuit.

Your company is like a family, and it is hard to think of anyone filing a complaint. But over 100,000 administrative actions were filed with federal and state regulators in recent years, and the number is growing. An additional number went directly to court.

Did you know that companies with even one employee are subject to liability under some federal and state laws?

By the time you reach 20 employees, most significant discrimination laws apply to you.²

| Federal and State Laws (Partial Listing)* | |
|---|---|
| # Employees | Applicable Statute |
| 1 or more | - Equal Pay Act - Uniformed Services Employment & Reemployment Rights Act - Employee Polygraph Protection Act |
| 15 or more | - Civil Rights Act (Title VII) - Americans with Disabilities Act - Pregnancy Discrimination Act - Genetic Discrimination Act |
| 20 or more | - Age Discrimination Act |
| 50 or more | - Family and Medical Leave Act |

*BSIG EPL policies are offered in Alabama, Georgia, Mississippi, North Carolina, South Carolina, Tennessee. Please contact your BSIG agent to discuss the federal and state laws in these states.

Many state laws contain lower size thresholds. There is no minimum size employer for common law actions such as defamation and invasion of privacy.

Claims like these happened to other businesses and organizations. All of these lawsuits involved companies with fewer than 25 employees.³

Small Employers Can Be Sued Too

- ▶ Male worker in building materials supply company claimed sexual harassment after rejecting advances of female supervisor.
Plaintiff Verdict: \$50,112
- ▶ Retailer prohibited employee from using wheelchair on the job, and subsequently fired him.
Plaintiff Settlement: \$35,000
- ▶ Graphics company sued for retaliatory discharge of employee who testified on behalf of a co-worker.
Plaintiff Verdict: \$255,000
- ▶ Contractor/Concrete supplier terminated 76-year-old employee who alleged age discrimination.
Plaintiff Verdict: \$77,000
- ▶ Pregnant female at investment firm sued for wrongful discharge from refusing to work on day of office fumigation.
Plaintiff Verdict: \$21,295

Can any of these things happen to your company?