



## Employment Practices Liability Insurance (EPLI)

As a small business owner, you need insurance coverage that helps to proactively minimize risks to your business. And, if you have employees, you need insurance that helps protect you from employment-related claims resulting from alleged or actual acts of:

- Discrimination
- Harassment
- Retaliation
- Violation of the Family Medical Leave Act (FMLA)
- Wrongful discipline
- Wrongful failure to promote
- Wrongful termination

For almost 30 years, The Hartford has been protecting small businesses with a business insurance policy that provides some of the broadest liability and property coverages available. In fact, the business owner's policy they offer automatically includes EPLI coverage, usually with a limit of \$10,000\*, which helps to protect you from the types of claims above.\* Unfortunately, \$10,000 is probably not enough.

### CONSIDER THESE ACTUAL CLAIM SCENARIOS

- A former employee claims she was unfairly terminated due to religious discrimination and receives \$110,000 in back pay and compensatory damages.<sup>1</sup>
- A current employee files a complaint claiming she was denied a promotion due to her caregiver responsibilities as a mother of two. A settlement of \$105,000 is agreed to for the alleged sex discrimination.<sup>2</sup>

To help make sure you have an insurance program that's "just right" for you, The Hartford gives you the flexibility to increase the amount of EPLI coverage automatically provided by their business owner's policy. You have the option of purchasing: \$25,000; \$50,000; \$100,000; \$250,000, \$500,000 or \$1,000,000. And, this increased limit is conveniently added to your existing business owner's policy – no separate policy or billing to deal with.

### BUT THAT'S NOT ALL ...

Customers who purchase increased EPLI limits have access to [hartfordhelp.com](http://hartfordhelp.com)<sup>3</sup>, a proprietary website full of employment-related resources such as ...

- Model employment policies and employee handbook
- Web-based training on topics such as wrongful termination, discrimination, sexual harassment and ethical behavior
- Timely articles regarding employment practices trends
- Sample forms for: employment applications, commendation letters, exit interviews, incident reports, performance reviews, reprimands and warnings

This site helps you save time by placing the employment-related resources you need at your fingertips so you can focus on what matters most – running your business. And, it's available **at no additional cost** to customers who purchase increased limits.

## THE HARTFORD BEHIND SMALL BUSINESS ... AHEAD OF THEIR NEEDS

<sup>1</sup> <http://www.eeoc.gov/eeoc/newsroom/release/1-6-11.cfm>

<sup>2</sup> <http://www.eeoc.gov/eeoc/newsroom/release/12-8-10.cfm>

<sup>3</sup> *Hartford HELP and hartfordhelp.com are not substitutes for the retention of legal counsel and may only provide short answers or general questions. The Hartford disclaims all liability with respect to any information provided thereon or in connection therewith.*

\*EPLI is not available in every state, including CA, and may not be available in limits of \$10,000 in states where coverage is offered.



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