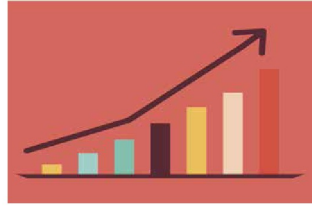


What your business can do about Employment Practices Liability



Every size of business faces the potential risk of a lawsuit because of an alleged act such as harassment, wrongful termination or discrimination. **Claims and judgments against employers are on the rise.** You can take action to protect your business by securing Employment Practices Liability Insurance. Here's what you need to know.

Employment Practices Liability – A Simple Breakdown:

1 As an employer, you interact with people who may be:



- ✓ **Employees** (full-time, part-time, temporary, seasonal)
- ✓ **Job applicants**
- ✓ **Volunteers**
- ✓ **Independent contractors**
- ✓ **Leased employees**
- ✓ **Third parties**

50% of charges are brought against businesses with fewer than 250 employees

2 One of those people alleges that your business committed a wrongful act against them. Examples:

- ✓ **Wrongful refusal to employ**
- ✓ **Wrongful failure to promote**
- ✓ **Harassment or discrimination**
- ✓ **Libel, slander and invasion of privacy**
- ✓ **Wrongful termination**



99,000 claims brought in 2012 alone

485,000 Charges against employers filed under statutes enforced by the EEOC* 2009-2013

*U.S. Equal Employment Opportunity Commission

3 Even if the claim is groundless, it still must be defended. Most liability policies do not cover these types of losses, but an employment practices liability policy does.



\$45,000 average cost to defend an employment practices liability lawsuit

75% of claims are found to be groundless – but still require significant expense to defend.

4 You need Employment Practices Liability Insurance to pay for your legal defense and damages you may owe.

Talk to your State Auto agent – purchase Employment Practices Liability coverage. There are affordable policies designed specifically for businesses with fewer than 250 employees.



\$342,000 average jury award

\$365.4 million in settlements in 2012 – a new record!

Sources: Hartford Steam Boiler and State Auto Insurance Companies

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