

## Employment Practices Liability Insurance

### Coverage Disclosure

ABA Insurance Services offers comprehensive EPLI and cyber programs suitable for small businesses and nonprofit organizations, like yours.

#### **Your employees are your greatest asset. They are also your greatest threat for lawsuits.**

You may have to make that tough call to fire an employee; or an employee may get angry and quit...and sue you. There are laws in place to protect employees and many law firms dedicated to employment litigation. Defense costs alone can be well into the hundreds of thousands of dollars, even for a small business.

**Employment Practices Liability Insurance** provides protection for an employer and its employees against claims made by current, former, or potential employees for actual or alleged discrimination, wrongful termination, sexual harassment, and other employment-related allegations.

#### **COMPREHENSIVE COVERAGE**

As a program manager with deep experience in EPLI, ABA Insurance Services offers highly specialized coverage benefits to businesses like yours including:

- Policies from A+ (A.M. Best) and higher rated insurance companies
- Deductibles as low as \$1,000 (\$10,000 in California)
- Third Party Coverage (i.e. customers, vendors, job applicants)
- Defense Outside The Limits option
- FLSA (also known as Wage & Hour) available in all states, including California
- Full Prior Acts
- Duty-to-Defend provision

#### **MORE THAN JUST A POLICY**

ABA Insurance Services' EPLI includes loss prevention services at no additional cost. Littler Mendelson, one of the nation's leading employer defense firms, provides legal services, HR resources and a toll-free helpline for employment-related issues to insureds.

#### **PLEASE READ AND SIGN BELOW IF YOU ELECT NOT TO PURCHASE EMPLOYMENT PRACTICES LIABILITY INSURANCE.**

By signing below, the undersigned acknowledges that he/she has been offered employment practices liability insurance coverage, understands the explanation, availability, and premium associated with coverage, but has chosen to reject the offer of employment practices liability coverage in its entirety, meaning his/her company or organization will be responsible for paying the cost of defending and settling employment practices liability claims, creating the potential for significant monetary loss.

Name \_\_\_\_\_

Title \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_