

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:

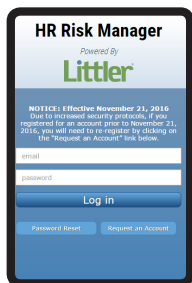


- ✦ Policies from A+ (A.M. Best) and higher rated insurance companies
- ✦ Deductibles as low as \$1,000 (\$10,000 in California)
- ✦ Third Party Coverage (i.e. customers, vendors, job applicants)
- ✦ Defense Outside The Limits option
- ✦ FLSA (also known as Wage & Hour) available in all states, including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

Little 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, such as:



- ✦ Attorneys from Littler are available to provide confidential consultations regarding employment matters such as terminations, disciplinary actions, and harassment issues
- ✦ Online access to a sample employee handbook with recommended policies and procedures
- ✦ Online access to an HR form library, including sample employment applications, offer letters, hiring guide, I-9 guidelines, performance evaluations, and termination checklists
- ✦ Anti-harassment training for employees

Additional information is available at [abais.com/EPLI](http://abais.com/EPLI)

**For a quote or more details, please contact your insurance agent.**