

# Don't Risk Your Business

Discrimination • Wrongful Termination  
Harassment • Sexual Harassment

## Are you protected?

Discrimination, sexual harassment, wrongful termination – these are just some of the charges that your employees may file at any time. Responding to these charges can cost thousands of dollars, even when the allegations are found to be groundless. You can help protect yourself and your business with employment practices liability (EPL) insurance.

## Big Trouble for a Small Business

Take a look at two hypothetical cases based on known risks:

- A small restaurant owner might let a middle-aged employee go due to performance issues. The employee may sue his former employer alleging age discrimination due to the fact that he was over 40 years old and many employees who were retained by the employer were under 40. The allegation of age discrimination may be groundless, but the employer may decide to settle for \$10,000 to avoid paying additional legal fees and to put an end to the uncertainty involved in protracted litigation and the distraction from the business.
- A small flower shop owner may be sued by a pregnant employee who alleges that the employer discriminated against her by treating her differently on multiple occasions due to her pregnancy and gender. The claimant may identify several fellow employees who will attest that the employer treated the employee differently during her pregnancy. A typical claim of this type may settle for \$30,000 or more with legal fees approximating \$12,000.



Home Office • 100 Erie Insurance Place • Erie, PA 16530  
814.870.2000 • [www.erieinsurance.com](http://www.erieinsurance.com)

S1120 7/08 © 2008 Erie Indemnity Company

## Coverage under Erie Insurance's Employment Practices Liability (EPL) Insurance

ERIE's EPL insurance offers claims-made coverage for liability damages and defense costs, subject to the policy limits, due to charges brought by full-time, part-time, temporary and seasonal employees, and independent contractors as well as applicants for employment.

Claims brought by individuals other than employees are not covered.

## The Benefits of ERIE's Employment Practices Liability protection

Affordable coverage - easy to add to your Ultrapack<sup>SM</sup> policy - online loss prevention program - specialized claim services - experienced EPL law firms

## Help Protect Yourself With Coverage You Can Afford

Erie Insurance's Employment Practices Liability insurance is designed for businesses like yours. Business owners have a choice of liability limits and deductibles to choose from to help protect their business. Defense costs are included within the limit of liability. Rates, limits and deductibles for risks with 50 or fewer employees are as follows:

Limit of Liability	Deductible	Approx. Yearly Premium per Employee
\$25,000	\$5,000	\$26.00
\$50,000	\$5,000	\$37.00
\$100,000	\$5,000	\$48.00
\$100,000	\$10,000	\$32.00
\$250,000	\$10,000	\$59.00

Higher limits are available subject to individual underwriting. Ask your ERIE Agent.

Don't risk having to face an employment claim on your own. Ask your Erie Insurance Agent about Employment Practices Liability insurance.

*This is a summary of coverage. Please refer to the Coverage Terms and Conditions for actual coverage and claims-filing status. Certain terms and limitations apply.*