

Employment Practices Liability Insurance



RELEVANT COVERAGE FOR A VERY REAL EXPOSURE

From the small to the national, every company faces Employment Practices exposures. Workers filing discrimination charges against employers are at record levels, according to the Equal Employment Opportunity Commission.¹ One third of these charges were made against small businesses. The high level of employment lawsuits against all employers is not surprising, given that one in four Americans believe they are victims of job discrimination.²

Why You Need Employment Practices Liability Insurance

✓ Bad things do happen

Your company is like a family, and it is hard to think of anyone filing a complaint. The truth is, employers of all types and sizes are sued by employees. Jury awards and out-of-court settlements can run into hundreds of thousands of dollars. Add legal fees and management attention, and the total cost can be staggering. What's more, *most business policies do not cover employment lawsuits.*

✓ Protection against the unexpected

Companies with even one employee may be subject to liability under some federal and state laws. Employment Practices Liability Insurance (EPLI) can help protect you from the financial consequences of an employment lawsuit.

By the time you reach 20 employees, most significant discrimination laws apply to you.³

# EMPLOYEES	APPLICABLE STATUTE
1 or more	<ul style="list-style-type: none">• Equal Pay Act• Uniformed Services Employment & Reemployment Rights Act• Employee Polygraph Protection Act
15 or more	<ul style="list-style-type: none">• Civil Rights Act (Title VII)• Americans With Disabilities Act (ADA)• Pregnancy Discrimination Act• Genetic Discrimination Act
20 or more	<ul style="list-style-type: none">• Age Discrimination Act
50 or more	<ul style="list-style-type: none">• Family and Medical Leave Act

**This chart provides only a partial listing and general summary of currently applicable Federal Laws.*

Many state laws contain lower thresholds. There is no minimum size employer for common law actions such as defamation and invasion of privacy.

¹ EEOC charge statistics at eoc.gov. ² PRNewswire, Nov. 6, 2008. ³ Gen Re's Employment Practices Liability Jurisdictional Survey, prepared by Jackson Lewis LLP, 2011. ⁴ EEOC charge statistics at eoc.gov. ⁵ Jury Verdicts are from Jury Verdict Research, an LRP Publication Company, Morsham, PA.

Closer Coverage delivered in:

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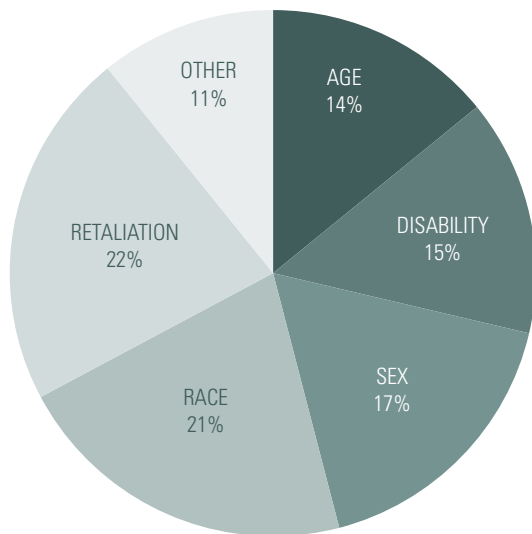
Help Protect your Business with EPLI from Acadia

✓ Simplify Your Insurance Experience

As a carrier committed to the small business market, Acadia Insurance is proud to offer EPLI coverage as a part of your BOP or Package policy to help protect against the devastating effects of an employment practices lawsuit.

✓ EPLI Protects Employers From Many Exposures

EPLI coverage offers financial protection from a variety of employment suits and complaints. It also includes coverage for defense costs. We connect you with attorneys experienced in employment law, who focus on your defense so you can focus on your business.



EEOC Discrimination Complaints⁴

Discrimination, Retaliation, and Sexual Harassment claims are the most common complaints. However, EPLI can also help protect you from the financial impact of lawsuits and administrative actions filed for wrongful discharge, defamation, invasion of privacy, and other wrongful employment acts.

Talk to your Acadia Insurance agent to learn how you can take additional steps to protect your business. If you need to find an Acadia Insurance agent, please visit www.acadiainsurance.com and click on "Find an Agent" in the red box.

This sheet provides only a general summary of available coverages. For more details, please see your Acadia agent.



Small Employers Can Be Sued Too⁵

Male worker in building materials supply company claimed sexual harassment after rejecting advances of female supervisor.

Plaintiff verdict: \$50,112

Retailer prohibited employee from using wheelchair on the job, and subsequently fired him.

Plaintiff verdict: \$35,000

Contractor/concrete supplier terminated 76-year-old employee who alleged age discrimination.

Plaintiff verdict: \$77,000

Pregnant female at investment firm sued for wrongful discharge from refusing to work on day of office fumigation.

Plaintiff verdict: \$21,295

Claims scenarios are not intended to imply that coverage will always exist under any specific policy. Your agent can help build the right insurance portfolio for you.

Acadia Insurance | One Acadia Commons Westbrook, ME 04092 | 800-773-4300
www.AcadiaInsurance.com



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