

Why Buy EPLI Coverage?

No company faces the risk of fire, theft, or customer injury without the protection of insurance. But, it is more likely that a company will face an employee lawsuit than the devastating effects of a fire. Almost 75 percent of all litigation against companies and corporations today involve employment disputes, and the typical expense of a lawsuit exceeds \$250,000 in judgments, costs, and attorneys' fees.

Employment Practices Liability Insurance (EPLI) covers charges made by employees against an employer for the following:

- Suits by customers for discrimination and harassment by employees
- Duty to Defend Pay on behalf of Policy
- Includes Third Party
- Includes Punitive Damages
- Automatic one year Extended Reporting Period
- Broad definition of harassment, discrimination and inappropriate employment conduct including failure to hire and personal injury allegations such as libel and slander
- Fill Prior acts available

Value Added Services

- Assistance with employee handbooks & employment applications
- Custom on-line training for Managers & Supervisors
- Free unlimited 800 access hotline to an employment lawyer
- Wage & Hour options
- Employee background checks available



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