

## Helpline

- Helpline is managed by the same attorneys who conduct the initial response should a claim arise. Continuity of legal advice is vital in Employment Practice claims. Other policies may restrict access to attorneys until the claim is filed.
- Conversations are with an attorney and advice is confidential.
- Questions about specific employment situations in the workplace can be answered so that those situations may be handled in a way likely to avoid a claim.

## Risk Management At No Additional Cost

- ComplyAmerica Management Training is required for the ISU EPLI program.
- Favorable rates, low deductibles and affordable minimum premiums are possible because this management training is proven to be effective.
- Human resource professionals estimate that 80% of a company's training budget is dedicated to supervisors and managers. Good managers are key assets for a firm's financial health.
- Participants take the short course online.
- Companies such as American Express use ComplyAmerica. Now companies of any size can benefit from "Fortune 500" quality risk management programs.

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## ISU Insurance Services

Independently Owned and Operated



## Employment Practices Liability

*First-Time Buyers Program*





Offices Coast to Coast  
*Our Knowledge is Your Best Insurance™*

### **First-Time Buyers Program**

Employment Practices Liability coverage provides essential protection against suits and threats of suits alleging harassment, discrimination or wrongful termination claims made by employees, past employees or by applicants for employment.



### **Important**

Statistics show that businesses are four times more likely to face an employment practices liability claim than a fire loss or 'slip and fall' liability claim. Six out of ten employers have faced employment lawsuits within the past five years.

Smaller businesses can't afford the financial burden of litigation and are often forced to settle to avoid the costs of going to court - even when claims are unfounded.

### **Good Coverage Fair Price**

- **Special Rates.** This program offers minimum premiums and broad coverage form with a simplified application process for first-time buyers. The protection provided has been constantly updated to respond to new laws and court decisions.
- **Full Prior Acts.** This covers claims arising from incidents or occurrences that happened prior to the inception of the policy. However, this does not cover claims or incidents you know about.
- **Definition of "Employee".** Claims from leased employees, temporary workers, independent contractors and volunteers included.
- **Defense and Indemnity Included.** Some policies only pay legal defense costs – forcing the insured to pay settlements and judgments. This policy covers both defense and settlement costs.
- **Defense Outside the Limits.** The company's payment of legal bills does not reduce the funds available for settlements or judgments.
- **Third Party Coverage Included:** This covers discrimination and harassment claims from claimants who are not employees; such as customers, guests or outside vendors.