



# Employment Practices Liability Insurance

*The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.*

## Chances Are Your Small Business Will Face An Employment Claim. Are You Protected?

In today's workplace, small business owners must protect themselves from employment claims. Discrimination, sexual harassment, wrongful termination — these are just some of the charges that your employees can file at any time. Yet, it can be difficult for you to find affordable insurance protection. This leaves your business exposed to employment charges and lawsuits that can cost thousands to defend, even when the allegations are found to be groundless.

## Big Trouble For A Small Business

Employment claims are a serious risk. And more than half are directed at smaller businesses. Now, Central offers insurance protection that can be easily added to your small business policy.

Look at the benefits of our Employment Practices Liability protection.

- Affordable coverage.
- Central-insurance.employerprotection.net, an online loss prevention program (please refer to brochure 11-1260 for more information). Available at no additional cost.
- Designed for needs and budgets of small businesses with up to 100 employees.
- Specialized claim services.
- Access to experienced legal representation through the EPL Legal Advice Helpline at no additional cost.
- Limits of \$10,000 to \$1,000,000 available in most states.

## “Guess What Happened To Me”

Small business owners worry about employment claims.

- “I was stunned to learn that defending against a suit could cost upwards of \$40,000.”

Michael, telecommunications firm owner



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[www.central-insurance.com](http://www.central-insurance.com)





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■ “Legal fees cost about \$25,000, not to mention our lost time and productivity. It broke my heart — and my bank account.”

Steve, tool shop owner sued by a longtime employee for wrongful termination

■ “One of our laid-off workers filed an age discrimination suit. It wasn’t true, of course. I figured it wouldn’t be any big deal. I was wrong.”

Ernest, a food services business owner, who spent more than \$20,000

■ “I spent \$25,000 in lawyer fees in a case that didn’t end up going anywhere.”

Jeff, the owner of a golf course, accused of discrimination

## Protect Yourself With Coverage You Can Afford

Central can add an endorsement to your business policy to help protect you against covered employment claims. It’s specially designed for small businesses like yours.

Don’t risk having to face a covered employment claim on your own. Ask your agent about Central’s Employment Practices Liability coverage.



Scan to learn Why Your Small Business Needs EPLI

## Claims Examples

Refer to Employment Practices Liability Claims Examples form 11-1267.

## Questions?

Your agent is backed by a company with a reputation for prompt, friendly service. Please contact your agent with any questions regarding this coverage.

A (excellent) rating by A.M. Best Company

The Employment Practices Liability Insurance coverages described here are in the most general terms, and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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