

PENN MILLERS EMPLOYMENT PRACTICES LIABILITY

www.pennmillers.com
800.233.8347

Employment Practices Liability

Chances Are Your Small-to-Medium Sized Business Clients Will Face An Employment Claim

In today's workplace, small-to-medium sized business owners must protect themselves from employment claims. Discrimination, sexual harassment and wrongful termination are just some of the charges that employees can file at any time with potentially devastating financial consequences to the business. Yet, it can be difficult to find affordable insurance protection, leaving your clients exposed to lawsuits that can cost thousands of dollars to defend, even when the allegations are found to be groundless.

Protect Them With Insurance They Can Afford

Penn Millers offers **Employment Practices Liability (EPL) Coverage** as a key part of its Commercial Business and Agribusiness policies. This coverage can help your small-to-medium sized employers defend themselves against employment-related claims that can devastate a business. Penn Millers' EPL Coverage adds essential protection at meaningful limits and sets you apart by helping to fill a serious coverage gap.

Penn Millers' Program Advantage:

- Broad EPL Coverage with 'Duty To Defend', substantial limits and a range of deductible options, all at an affordable premium.
- No separate underwriting process or application necessary for employers with 50 or less total employees.
- Availability of EPL Coverage on a "refer to company" basis for employers with 51-250 total employees.
- Access to Penn Millers' EPL Loss Prevention Website and to EPL Loss Control/Risk Management information made available through Penn Millers' "In Your Corner" newsletter for insureds.
- Specialized claim services, including experienced EPL law firms and attorneys to defend employers in the event of a claim, traditionally affordable only by the largest employers.



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IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.

*2006 Jury Verdict Research; Right: 2007 Market Stance data



81% of EPL claims average between \$27,800 and \$50,200

A survey found that 66% of the small business owners are concerned that employees might bring discrimination claims or other employment-related charges against them.* Your clients expect you to provide the coverage they need. Help them protect their business with a policy that includes Employment Practices Liability coverage.

Penn Millers Insurance Company is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers writes competitive commercial and agribusiness products through quality, professional independent insurance agents in 36 states and continues to grow and expand its market share throughout the continental United States.

