



# Protect Your Operation from Allegations of Harassment and Discrimination by Employees, Suppliers and Others with Employment Practices Liability Insurance from Utica National

## The Problem?

Legal actions taken by employees against small employers — including independent insurance agents — have become a fact of life.

Legislative changes have put smaller companies in the same league with larger ones for employment practices liability. Although Title VII of the Civil Rights Act applies to employers of 15 employees or more, many states have lowered these thresholds. And some state laws include every employer, regardless of number of employees.

Are you prepared to take on claims — or at the very least, pay for defense costs — for actions taken by your employees against your company for allegations of:

- Age discrimination
- Sex discrimination
- Wrongful termination
- Sexual harassment
- Racial discrimination
- Third-party retaliation
- And other employment-related practices?

## Protect Your Agency!

Suits filed by employees are often contingency-based, so workers may have little to lose in terms of legal fees when filing an action against you. On the other hand, you must incur substantial out-of-pocket costs for legal defense — something no independent agent can easily afford.

And that's the best-case scenario. If you are not successful in defending yourself, you may be required to pay a large jury award or settlement that can threaten the very survival of your agency.

## The Solution

By customizing the coverage to the small employer, we are able to keep costs down for you. This is affordable, top-quality coverage. Its features include coverage for:

- Discrimination, wrongful termination, sexual harassment and associated exposures\*\*
- Attorneys specializing in employment-related practices liability investigation and defense.
- Legal expenses and defense\*\*

## Get Employment Practices Liability

It's the 21st century approach to deal with a real liability issue that could have a serious impact on your agency!

\*Maximum available limit can vary, depending on state.

\*\*Within the extent permitted by law.

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Insurance that starts with you.®

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