

Employment practices liability

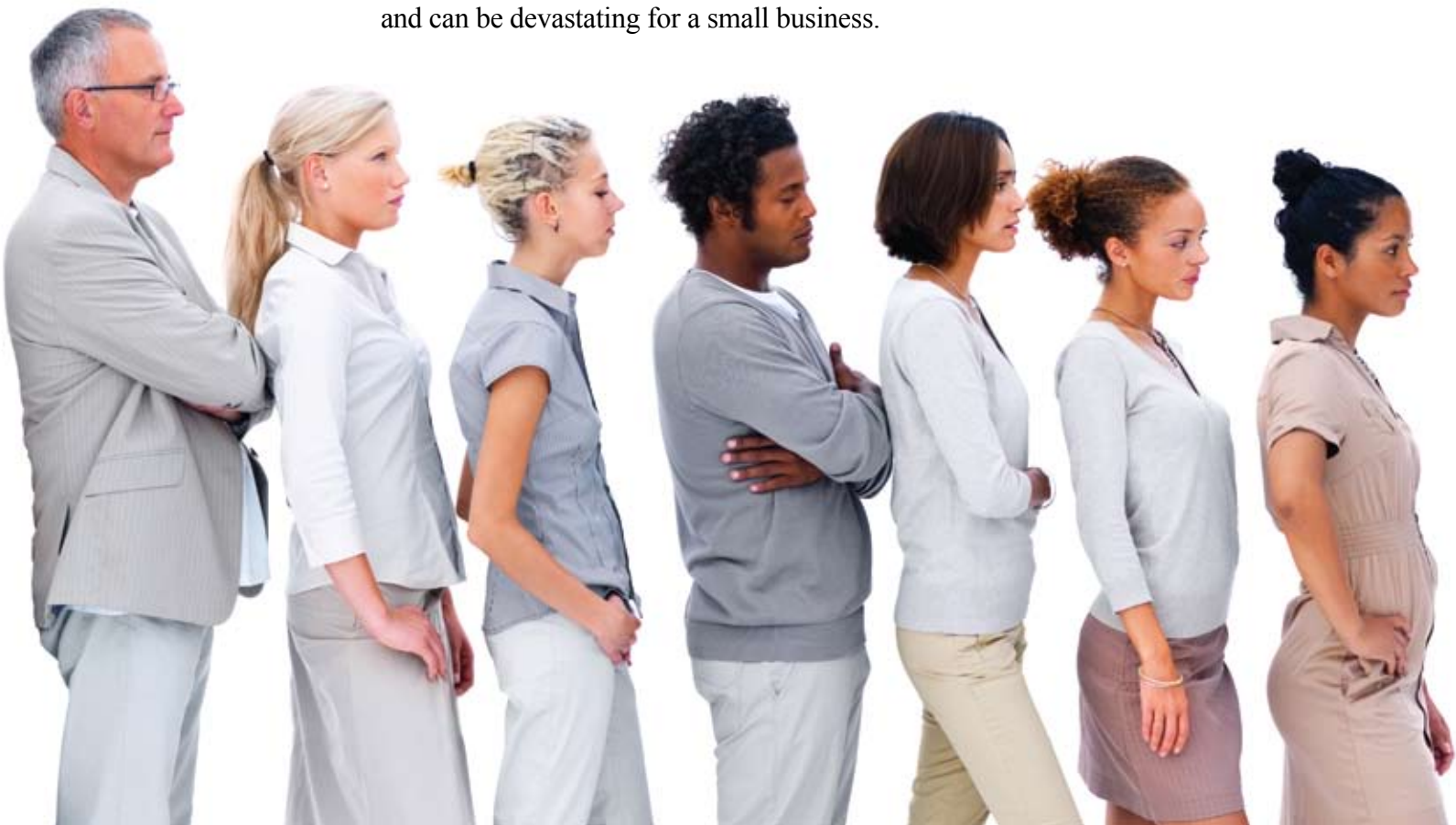
Employers have been hit with hundreds of thousands of charges over the past few years. Now, frequency is up sharply:

- | | |
|---|--------------------------------------|
| ■ Employer retaliation | Up 26 percent late 2007 to late 2009 |
| ■ Disability discrimination | Up 21 percent |
| ■ Age discrimination | Up 19 percent |
| ■ Sex discrimination | Up 13 percent |
| ■ Religious, national origin, race discrimination | All up significantly |

—U.S. Equal Employment Opportunity Commission

52 percent of charges are against small businesses

- 75 percent are found to be meritless.
- But the cost—mostly for legal defense—typically runs \$22,400 to \$40,500 and can be devastating for a small business.



SFM offers broad protection with added benefits

SFM's basic Employment Practices Liability package is designed for small businesses

- Pays the defense costs, liability damages and punitive damages* involved in charges against you for employment practices violations. Charges may be brought by full-time, part-time, temporary and seasonal employees.

*As allowed per state law.

- **\$100,000 coverage limit**, \$5,000 deductible. Other options available.
- **Added as an endorsement** to your SFM workers' compensation policy. Enables SFM's legal and claims experts to assist you with a broader range of employment-related issues for lower overall HR costs.
- **No application required** for most employers with 50 employees or less. Available to employers with up to 250 employees.

SFM Employment Practices Liability coverage		
	Liability limit per policy year	Deductible per claim
Basic coverage	\$100,000	\$5,000
Optional limits, deductibles	\$100,000	\$10,000
	\$250,000	\$10,000
	\$250,000	\$25,000
	\$250,000	Contact SFM
\$1,000,000		
Optional coverages	Third-party liability (customers, clients, vendors)	
	Extended claims reporting period	

Expert claims and legal services, there if you need them

- **Expert claims management.** Your case is managed by claims specialists skilled in complex employment-related charges. Legal defense representation by experienced employment law firms—services typically cost-prohibitive for small businesses.
- **Expert risk management.** Online services let you draw from model policies and learn how to avoid mistakes that trigger employment practice charges.
- **Expert legal advice.** Talk with SFM's attorneys for advice on best practices in employment-related issues.



Let SFM quote your Employment Practices Liability coverage

For more information on coverage options or to obtain a quote, talk with your independent insurance agent.



The Work Comp Experts

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