

THE CHOICE FOR EPLI

CHOOSING MEMIC EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) IS THE SMART DECISION TO PROTECT YOUR ORGANIZATION

Every day in the U.S. hundreds of lawsuits are filed against employers. No matter how large or small you are, if you have employees, you are at risk. MEMIC EPLI is your answer to mitigate that risk. This quality, affordable coverage is now available, exclusively through MEMIC, as an endorsement to your workers' compensation policy.

For a low cost, MEMIC EPLI will provide you with coverage including legal defenses against:

- ▶ Discrimination
- ▶ Sexual harassment
- ▶ Wrongful discipline or termination
- ▶ Failure to employ or promote
- ▶ Breach of employment contract
- ▶ Wrongful infliction of emotional distress

WHY WOULD YOU NEED PROTECTION AGAINST EMPLOYMENT RELATED LAWSUITS?

FACT: 88,000 charges of discrimination are filed with the U.S. Equal Employment Opportunity Commission (EEOC) each year.

FACT: The average out-of-court EPLI claim settlement is \$40,000.

FACT: General liability insurance policies don't generally cover employment-related lawsuits.

FACT: Legal defense costs can reach hundreds of thousands of dollars per employment case—some topping out at \$300,000 and resolution can take 18 to 24 months.

FACT: Nationwide, more than 40 percent of employment-related lawsuits are filed against employers with fewer than 100 employees.

IS MEMIC EPLI RIGHT FOR YOU?

With more than 20,000 policyholders in Maine, MEMIC is uniquely qualified to provide EPLI at an affordable price, even for the smallest employer. And make no mistake, no matter your size, employment lawsuits put your organization at risk. You don't have to be a millionaire to be sued like one. MEMIC policyholders may buy this coverage for as low as \$32 per employee.

HOW DOES MEMIC EPLI PROTECT YOU?

The standard endorsement provides EPLI coverage with a \$5,000 self insured retention and a \$100,000 limit, including coverage for legal defense. This comes with MEMIC's focus on top-notch service and a library of resources on the Employment Risk Solutions website, including the Best Practice Help Line with guidance and expert consultation to effectively manage employee relations and address day-to-day workplace incidents and concerns. Most calls can be scheduled on the same business day or within 24 hours of the receipt of the request.

Enhanced options give employers the ability to add coverage for third party, punitive damages, and prior acts. Other retentions and limits are also available.

HOW DO YOU GET MEMIC EPLI?

The standard option is available to employers at the inception of the workers' comp policy and can be automatically renewed on an annual basis.

For more information talk to your agent, go to memic.com/EPLI or call MEMIC at 1-800-660-1306.