

LIMIT OF LIABILITY	DEDUCTIBLE
\$25,000	\$5,000
\$100,000	\$5,000; \$10,000
\$250,000	\$10,000; \$25,000
\$500,000	Varies
\$1,000,000	Varies

PROVIDING HIGHLY EXPERIENCED LEGAL COUNSEL

In the event of a claim you want to be confident you have expert legal counsel ready to respond. With The Hanover EPLI, that's exactly what you'll get—access to experienced law firms who specialize in employee liability claims; law firms whose quality and depth of services would otherwise be cost prohibitive for a small or mid-size business owner.



The Hanover's comprehensive **Employment Practices Liability Insurance** is both your first and last line of defense.

Start Building Your Defense Team Today.

Statistics don't lie. The odds are your business will be a target of an employee claim. So don't wait until the inevitable happens. Be ready. Arm yourself with The Hanover's **Employment Practices Liability Insurance**. Talk to your Hanover Agent today and find out just how easily you can add the essential coverage.

Our policy is performance.™

The Hanover is a leading super-regional property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" from A.M. Best Company.



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This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

Policies are underwritten by one of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company.

Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.

Avenues, The Hanover Insurance Group with Eagle icon, and "Our policy is performance" are trademarks of The Hanover Insurance Group, Inc.



You don't need deep pockets
to get sued big time
by an employee.
You just need pockets.



Protect your business with The Hanover's EPLI for Commercial Package Policies.

Don't think you have to be a big national company to get sued big time by an employee. These days, large liability judgments are becoming equally commonplace traumas for small to mid-size businesses. In fact, roughly 50 percent of all employee grievances are filed against small businesses. And even groundless charges could end up costing a pretty penny in legal defense costs—frequently \$10,000 or more. It's time to take action.

THE BEST DEFENSE, FRANKLY, IS A GOOD DEFENSE

Sexual harassment, job discrimination, wrongful termination, mental anguish, emotional distress—whatever the charge, The Hanover's **Employment Practices Liability Insurance (EPLI)** is both your first and last line of defense. Developed specifically to meet the needs of companies with up to 50 full-time employees (51 to 250 full-time employees available by referral), The Hanover EPLI pays for liability damages and defense costs resulting from charges by full-time, part-time, temporary and seasonal employees as well as volunteers and job applicants. Optional coverage for claims by customers and vendors can add yet another layer of protection.

ERASING THE HIGH COST OF EMPLOYEE CLAIMS

Of course The Hanover EPLI doesn't just protect your livelihood. It protects your wallet as well because it was designed to meet the budgets of businesses like yours. Affordable in and of itself, The Hanover EPLI is even a better deal when included as part of a Commercial Package Policy (CPP). An option that very few carriers offer.

Even groundless employee claims can

AGE DISCRIMINATION –

*Settlement of \$10,000;
Legal fees in excess of \$10,000*

The owner of a small restaurant let a middle-aged employee go due to subpar performance. Alleging age discrimination, the plus 40 employee sued because many retained employees were younger than 40.

The allegation proved groundless, but cost the employer more than \$20,000 anyway.



SEXUAL HARASSMENT –

*Settlement of \$60,000;
Legal fees of \$20,000*

A woman sued the owner of a small retail store owner for sexual harassment. The woman alleged that the owner's son, also an employee, made inappropriate comments and gestures and solicited her for sexual favors.

Total price tag: \$80,000.



can have earth-shattering consequences.

PREGNANCY AND GENDER DISCRIMINATION –

*Settlement of \$30,000;
Legal fees of \$12,000*

The owner of a small gift and flower shop was sued for pregnancy and gender discrimination. The woman recruited several fellow employees to support her claim that her employer treated her differently due to her "condition".

The total damage: \$42,000.



WRONGFUL TERMINATION –

Legal fees of \$25,000

A long-term elderly employee sued a tool shop owner for wrongful termination. His dexterity failing due to arthritis, the employee had been moved to other positions to accommodate his disability. Performance problems continued, however; so the employee was let go.

Found groundless, the claim still cost the owner \$25,000 in defense costs.

