



Something to think about...

You hire a new employee. Two weeks go by and without warning the person begins to miss a lot of work due to an illness of a nature not initially disclosed. Subsequently you find out the person is pregnant and future attendance may be compromised. What is the proper course of action? How do you find out what to do?

Purchase of an EPLI policy not only provides you with transfer of the risk associated with the defense of wrongful employment practice claims and payment of legally obligated damages, but depending on the insurance carrier you also receive:

Hotline Services

- ◆ Hotlines provide you with free (and generally unlimited) telephone consultation with an HR expert or Labor and Employment Attorney to answer questions such as what to do about an employment situation such as the one described above.
- ◆ The cost of the consultation is usually included in the premium you pay for the insurance policy. Details vary by carrier so inquire about this service at the time you purchase the policy.
- ◆ Calling a local attorney skilled in labor and employment can cost in excess of \$250 an hour.
- ◆ Having advice and counsel available along with coverage at no additional cost is very important to a business.
- ◆ It may well keep you out of the distraction associated with litigation. It truly is *something to think about!*

Web Based HR Tools

- ◆ Planning and administering the HR needs of the staff are time consuming and if not properly handled can lead to a wide variety of employee disfunction including potential litigation.
- ◆ Many businesses simply cannot afford to pay a staff member to deal with the myriad of issues that impact the employment of people.
- ◆ On line tools offered with EPLI include such things as web based *training for employees* on issues such as *Sexual Harassment and Discrimination avoidance*. Also, *sample employment forms and procedures and other important HR resources* are available.
- ◆ The extent of services offered varies by carrier so inquire about this service at the time you purchase your policy.
- ◆ If you are considering the purchase of EPLI, this valuable tool is also *something to think about!*

Real People with Real Knowledge... It's who we are!