

Protect Your Operation

from Losses Due to Allegations of Harassment and Discrimination by Employees, Suppliers, and Others

with **Employment Practices Liability Insurance** from the member companies of **Utica National**

We KNOW

for Insurance Agents

E&O

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, customers, service providers, suppliers, and vendors 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 may 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. It includes coverage for:

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

Optional Endorsements Include:

- **Liability to Third Parties** – Extends Employment Practices Liability to protect against allegations of harassment and discrimination brought by third parties such as vendors, suppliers, service providers, business invitees, and clients.
- **Limited Wage and Hour Defense Coverage** (formerly Fair Labor Standards Act Defense Coverage) – Extends EPL to defend allegations of failure to pay overtime or minimum wage.

Online Training for Utica National Policyholders

- Streaming video and online courses available for employees and supervisors on preventing discrimination and harassment!
- Can save you training dollars and help minimize the chances your operation will be unjustly accused

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.



Utica Mutual Insurance Company, its affiliates and subsidiaries, 180 Genesee St., New Hartford, NY 13413

This flyer represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. Coverage availability, terms and conditions are dictated by the policy and may vary by state. For questions on coverages, contact your independent agent.