

Employment Practices Liability Insurance

DECLINATION OF COVERAGE

ABA Insurance Services offers comprehensive Employment Practices Liability Insurance suitable for small businesses and nonprofit organizations, like yours.

Your employees are your greatest asset. They are also a great threat for lawsuits.

You may have to make that tough call to terminate an employee; or an employee may get angry and quit...and sue you. There are laws in place to protect employees and many law firms that specialize in employment litigation against employers. Even for a small business, defense costs can be prohibitively expensive.

Employment Practices Liability Insurance provides protection for an employer and its employees against claims made by current, former, or potential employees for actual or alleged discrimination, wrongful termination, sexual harassment, and other employment-related allegations.

COMPREHENSIVE COVERAGE

ABA Insurance Services is a program manager with deep experience in EPLI coverage and issues policies on "A+" (Superior) rated paper. ABA Insurance Services offers highly specialized coverage benefits to businesses like yours including coverage options such as:

- Deductibles as low as \$1,000 (higher deductibles may apply in California)
- Third Party Coverage (i.e. customers, vendors, job applicants)
- Defense Outside the Limits option
- FLSA (also known as Wage & Hour) available in all states, including California
- Full Prior Acts
- Duty-to-Defend provision

If you decide to purchase EPLI coverage, speak with your agent to determine what coverage options may be right for you.

MORE THAN JUST A POLICY

ABA Insurance Services provides loss prevention services to EPLI policyholders.

PLEASE READ AND SIGN BELOW IF YOU ELECT NOT TO PURCHASE EMPLOYMENT PRACTICES LIABILITY INSURANCE.

By signing below, the undersigned acknowledges that he/she has been offered Employment Practices Liability Insurance but has chosen not to purchase Employment Practices Liability Insurance and understands this means his/her company or organization will be responsible for paying the cost of defending and settling employment practices liability claims, creating the potential for significant monetary loss.

Name _____

Title _____

Signature _____

Date _____