

**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 fire 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 dedicated to employment litigation. 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

As a program manager with deep experience in EPLI, ABA Insurance Services offers highly specialized coverage benefits to businesses like yours including:

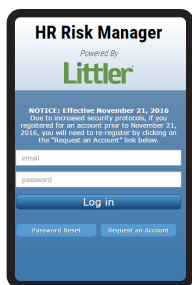


- ✦ Policies issued on “A+” (Superior) rated paper
- ✦ Deductibles as low as \$1,000 (higher deductibles may apply in California)
- ✦ Third Party Coverage (i.e. customers, vendors, job applicants)
- ✦ Defense Outside the Limits option
- ✦ FLSA (also known as Wage & Hour) available in all states, including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

## MORE THAN JUST A POLICY

ABA Insurance Services’ EPLI includes loss prevention resources provided by Littler Mendelson.

Littler Mendelson, one of the nation’s leading employer defense firms, provides legal services, HR resources and a toll-free helpline for employment-related issues to insureds, such as:



- ✦ Attorneys from Littler are available to provide confidential consultations regarding employment matters such as terminations, disciplinary actions, and harassment issues
- ✦ Online access to a sample employee handbook with recommended policies and procedures
- ✦ Online access to an HR form library, including sample employment applications, offer letters, hiring guide, I-9 guidelines, performance evaluations, and termination checklists
- ✦ Anti-harassment training for employees

Additional information is available at [abais.com/small-businesses](http://abais.com/small-businesses)

**For a quote or more details, please contact your insurance agent.**