



Protecting yourself from an employment practices claim is easier than you think

Big business protection. Small business premium.

Grinnell Mutual Reinsurance Company provides Employment Practices Liability

coverage for small businesses within package products. This policy is designed for small businesses with up to 50 employees* and is an easy and affordable coverage.

Wrongful termination...sexual harassment...discrimination...

In today's world, employers need to be prepared to protect themselves from employment-related claims and lawsuits. More and more, today's small businesses are at risk for an employment-related lawsuit. In fact, these lawsuits comprise one out of every 12 federal court cases. More than 50 percent of employment-related claims are brought against companies with fewer than 100 employees.

The exposures are real.

Even the smallest employer faces exposures to employment practices liability. What's more, a mere allegation by an employee can be a costly and time-consuming ordeal.

Protecting your time and money.

While nearly 75 percent of employment-related allegations are ultimately unfounded, the majority of allegations average between \$22,400 and \$40,500 to resolve. It takes an average of one year to resolve an employment-related claim.

So even though many small business owners do nothing wrong, their time and livelihood are very much at stake if they have no insurance to protect them from an allegation.

Insurance that protects you from most employment related claims, Employment Practices Liability (EPL) is designed to cover small commercial businesses. Coverages include liability damages and defense costs due to claims brought by employees who allege a wrongful employment act, such as harassment (including sexual harassment), discrimination, wrongful dismissal, wrongful failure to employ or promote, and wrongful discipline.

Employment Practices Liability offers:

- Coverage for the named insureds' full-time, part-time, seasonal, and temporary employees.
- Coverage includes sexual harassment, discrimination, wrongful termination and other wrongful employment acts.
- Coverage is provided on a claims-made basis. No coverage is provided for prior acts, known acts, or criminal acts.
- Defense costs reduce the limits available to pay damages.
- An aggregate limit of liability of \$100,000 is provided for all losses, including defense costs. Higher limits up to \$1 million are available.
- Eligibility for most classes of business, including retail, service, and manufacturing.
- A \$10,000 deductible applies.

*The number of employees can be expanded to 250 employees for most businesses.



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EASY ACCESS TO BROAD COVERAGE AND SERVICES

Our program offers:

- EPL coverage with substantial limits at affordable premiums.
- A loss prevention website.
- For insureds with up to 50 employees*.
- Specialized claim services and litigation defense services.

Putting small business first.

More than half of employment claims are directed at smaller businesses. In today's workplace, small business owners must protect themselves from employment claims, like discrimination, sexual harassment, or wrongful termination.

Without insurance, you are potentially exposed to wrongful employment allegations and lawsuits that can cost thousands to defend, even when the allegations are unfounded.

Employment coverage for your business.

Grinnell Mutual offers Employment Practices Liability (EPL) coverage as part of our small business policies. This important coverage can help you defend yourself against employment claims.

Until now, only big businesses could afford this coverage. But, as part of our package, it is now available at a very affordable small business premium.

Other Policies Available

- Commercial Auto
- Commercial Excess
- Workers' Compensation
- Employer's Liability in North Dakota and Ohio

Ask your Grinnell Mutual agent for more information on our full range of insurance products.

This brochure provides a basic description of Grinnell Mutual's Employment Practices Liability coverage. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions, or limitations.

For a complete description of the policy features, consult your Grinnell Mutual agent.



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