



## EMPLOYER PROTECTION



ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has over \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT [ARBELLA.COM](http://ARBELLA.COM).



ARBELLA'S PROGRAM IS DESIGNED FOR COMPANIES WITH UP TO 50 EMPLOYEES AND HAS COVERAGE STARTING AS LOW AS \$25,000 WITH A \$5,000 DEDUCTIBLE, EXCEPT IN NEW HAMPSHIRE WHERE COVERAGE BEGINS AT \$100,000. OTHER OPTIONS AVAILABLE FOR LARGER COMPANIES.

Employment Practices Liability (EPL) Insurance for Small-Business Owners



Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, New Hampshire, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional insurance agents. Our local agents can review your particular circumstances and explain the details of any coverages for which you are eligible. Issuance of coverage is subject to underwriting.



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HERE. FOR GOOD.™

## Chances are a small business will face an employment claim

In today's workplace, small-business owners should protect themselves from employment claims. Discrimination, wrongful termination, sexual harassment: These are just some of the charges that employees can file at any time. EPL insurance from Arbella Protection Insurance Company pays for liability damages and defense costs due to charges brought by full-time, part-time, temporary and seasonal employees.

### THE RISK IS REAL

Hundreds of thousands of charges are filed each year, with employers ordered to pay tens of millions of dollars. Approximately 50 percent of EPL charges are filed against small businesses.

### IT COULD HAPPEN TO ANYONE

Employment claims are a serious risk. Could an employee easily misrepresent or misinterpret what takes place at work if their agenda is to file an EPL claim?

No matter how well you run your business, an employee can allege anything at any time. Unfortunately, even groundless employment charges require legal defense. When you have Arbella EPL coverage and need legal defense, you are represented by experienced employment-law firms. And, claims services are provided by EPL claims specialists.

### EPL IS AN AFFORDABLE NECESSITY

In today's litigious climate, small-business owners should protect themselves from damaging employment charges. Eighty one percent of EPL claims are resolved for between \$22,400–\$40,500, including defense costs and liability-damage payments. EPL Insurance coverage through Arbella Protection is now available at an affordable price for small-business owners.

If you have any questions regarding Arbella EPL or any other Arbella commercial lines offering, please ask your local independent agent or call 1-800-ARBELLA.

### THE FOLLOWING "WRONGFUL EMPLOYMENT ACTS" ARE EXAMPLES OF ACTIONS THAT HAVE CREATED THE NEED FOR EPL COVERAGE:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based upon age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act

For a complete list, please visit [www.employerprotection.net](http://www.employerprotection.net)

### AGE DISCRIMINATION

**Restaurant: Settlement of \$10,000 and legal fees in excess of \$10,000**

A small-restaurant owner had to let a middle-aged employee go because of performance issues. The employee sued, alleging age discrimination, noting that he was older than 40 and that many of the other employees who had been retained were younger than 40. Even though the allegation of age discrimination was groundless, the employer settled for \$10,000 to make it go away. In addition, his legal fees exceeded \$10,000.

### HARASSMENT

**Retail: Settlement of \$60,000 and legal fees of \$20,000**

The owner of a small retail store was sued for sexual harassment when the claimant alleged that the owner's son made inappropriate comments and gestures and solicited the claimant for sexual favors. The claim was settled for \$60,000, with legal fees of \$20,000.

### WRONGFUL TERMINATION

**Tool Shop: Settlement of \$25,000**

The owner of a tool shop was sued by a longtime employee for wrongful termination. This employee, who was elderly, had originally been hired by the owner's father and was thought of as family. Because of the employee's arthritis, the employer moved him to other positions in order to accommodate his failing dexterity. But the employee continued to have performance problems and was let go after several warnings. The suit was thrown out nine months later, but cost the employer \$25,000 in defense costs, in addition to lost time and productivity, not to mention the emotional toll.

