

Additional Services

Your small business clients can also take advantage of these other EPL coverage services:

Risk Management:

- Legal advice helpline for business owners to obtain general employment guidance (usage does not erode limit).
- Loss prevention website with current, ready-made employment policies and procedures to keep clients in the know and to assist them in building effective human resources policies to mitigate their risks.

Claims:

- Claims managed by experienced EPL claim specialists.
- Defense provided by specialized employment law firms.

Limits Of Liability And Deductibles

Limits:

Coverage limit options between \$25,000 and \$250,000.

Higher limits available upon request.

Deductibles:

Range from \$2,500 to \$25,000.

Availability

- Provided as an enhancement to the Business Owners or Commercial Package Policy.

Eligibility

- Available for most classes of business on a coverage basis, excluding employee leasing firms, temporary help firms, private membership golf clubs, municipalities and schools.

Claim Examples

Claim Scenario 1

A small gift and flower shop owner was sued for pregnancy and gender discrimination when the claimant alleged that the employer had repeatedly treated her differently as a result of her gender and condition. The claimant provided several fellow employees who attested to the treatment by the employer.

Settlement: \$30,000; Legal fees: \$12,000

Claim Scenario 2

An applicant for employment alleged that a farm initially refused to hire her based on her gender, race and disability. After she repeatedly applied, she alleged that they begrudgingly hired her and then treated her poorly. She alleged that they forced her to work long hours even when she complained about her work conditions. The employee sued the farm.

Settlement: \$25,000; Legal fees: \$5,000+

Claim Scenario 3

At a local restaurant that provided take-out lunch service, a businessman of Middle Eastern descent alleged that the counter help made repeated derogatory remarks about his ethnic clothing and accent. The manager's investigation found the counter staff did make such comments, not only to this customer but to several others.

Settlement: \$12,000; Legal fees: \$12,000

Claim Scenario 4

An outside electrician was installing wiring at a local business. The female employee alleged he made sexually suggestive remarks about her appearance and clothing, and his comments became offensive. Despite no finding of wrongdoing, the electrician settled to resolve the matter.

Settlement: \$15,000; Legal fees: \$8,000

Quote Process Is Simple

- **NO** separate application needed for most quotes.
- **NO** collection of employee count required for most quotes.
- Premium based on a percentage of premium.

We're Here To Help

Your small business clients count on you to keep them protected from today's risks and challenges. You can depend on us to keep them up to date with contemporary coverage and services and keep you a step ahead of the competition.

Contact us today for more information about Employment Practices Liability.

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