

# Your company is 3 times more likely to have an employee lawsuit than a fire.

## If you're like most employers, you're not protected.

Employment Practices Liability Insurance (EPLI) from McCUNE and REED INSURANCE can protect your company from a variety of employment suits. It's important coverage for every business, yet only one-third of all US employers have it.

### Facts:

- The average cost to defend even a small claim is \$10,000.
- Court settlements average \$80,000.
- Businesses with even 1 employee can be held liable.
- 1 in 4 business owners think they're already covered.

## Small employers get sued too.

All of these lawsuits were filed against companies with fewer than 25 employees.

## The most common complaints:

- Age 16%
- Race 22%
- Sex 18%
- Disability 12%
- Retaliation 23%
- Other 9%

## Bottom line. The cost of EPLI is small compared to the risks.

Can your company afford not to have it?

## Our EPLI policies include free support.

As part of your EPLI coverage, you'll get access to **free online HR resources** like employee handbook policies, compliance checklists and training materials. You can also call a dedicated hotline to speak with an employment law attorney – **free of charge**.

**With these resources, you can actually save money: Up to \$1,000 a year.**



**Don't ignore a risk greater than fire. Talk to us about adding EPLI to your business policy today.**

McCUNE and REED INSURANCE  
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Sources: EEOC, Business Week, Jury Verdict Research and Chubb Risk Survey.

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