



Property & Casualty • Bonds • Workers Comp • Commercial • Personal

THE DRISCOLL & DRISCOLL NEWSLETTER

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Disclaimer: The materials contained in this newsletter are for informational purposes only and not for the intention of providing legal advice

WARNING!

No company-big or small is immune to an EPLI lawsuit.

Employment practices liability insurance (EPLI) covers businesses against claims by workers that their legal rights as employees of the company have been violated. Discovering more and more that smaller companies now need this kind of protection, this coverage can be either added as an endorsement to a Business Owners Policy (BOP) or offered as a stand-alone coverage. EPLI provides protection against many kinds of employee lawsuits. Below you will see a few examples:

- ✓ Sexual harassment
- ✓ Wrongful termination
- ✓ Breach of employment contract
- ✓ Negligent evaluation
- ✓ Failure to employ or promote
- ✓ Wrongful discipline
- ✓ Discrimination

Liabilities covered by other insurance policies such as workers compensation are excluded from EPLI policies. The easiest way to prevent employee lawsuits is to simply educate/train your staff properly so that you minimize the problems in the first place:

- ✓ Create effective hiring and screening programs to avoid discrimination in hiring.
- ✓ Post Corporate policies in employee handbooks-make sure that these policies are understood by everyone.
- ✓ Show employees the steps to take if they are the subject of sexual harassment.
- ✓ Make sure to document every step your company is taking to prevent and solve ANY employee dispute

Ribbon Cutting Announcement

Driscoll & Driscoll Insurance Agency is pleased to announce that it is having a Ribbon cutting ceremony hosted by the AV Chamber of Commerce for their constructed Palmdale facility on Friday, March 28, 2008.

Attention

**All Golden
Eagle Policy
Holders:**

**Free Loss Prevention
Seminars!**

**Decision Driving-
February 20-21- Anaheim, CA**

**Ergonomics Institute
March 19-20-Burbank, CA**

**Construction Safety Mgt
Institute
April 29-30-Las Vegas, NV**

**OSHA 10-hr General Industry
May 15-16-Los Angeles, CA**

**Safety Management Institute
May 20-21-Orange, CA**

**Decision Driving
June 3-4-Pleasanton, CA**

**Health Care Loss Control
October 8-9-Los Angeles, CA**

**Decision Driving
October 14-15-Las Vegas, CA**

***Space is limited. For more
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