



Hibbs ♦ Hallmark & Company



## Welcome to Hibbs-Hallmark & Company

### Employment Practices Liability Insurance:

*"Don't Be Sued Without It"*

#### Growing Vulnerability

Most companies recognize that employees are their most valuable assets in the operation of their business. However, you may not be aware of your growing vulnerability to exposures resulting from the employer / employee relationship. **Businesses today are increasingly at risk for liability claims and lawsuits that arise from everyday transactions in the workplace.** In fact, over the past 10 years, federal employment laws, together with parallel state laws, have expanded employees' rights in the workplace opening the way for new "causes of action" to be brought against employers and broader than ever rights of recovery.

Claims are not only being filed by employees but also third parties including customers, consumers, and clients. **The allegations can include discrimination or harassment.**

Cases against employers are on the rise. Companies are finding they are vulnerable from the pre-hiring process through the exit interview---**even if the employee was never hired or has been employed for just a few days.**

**You can do everything right and still find your business subject to claims of wrongful employment practices.** Whether the allegations against you are legitimate or unfounded, you may be faced with expensive legal bills. No company is immune to such lawsuits.



#### Increase in Litigation

The tremendous increase in employment-related litigation during the past several years makes Employment Practices Liability Insurance an essential coverage. Claims for **wrongful termination, discrimination and sexual harassment** continue to be a serious concern for the business community. Today's economy creates an unusual climate full of desperate people. Judgments, settlements, and defense costs for employment-related litigation continue to rise at an astonishing pace. Repercussions of these lawsuits can be felt well beyond their initial devastating and distracting impact. **One large uninsured employment practices claim can lead to shareholder lawsuits.**

#### Employment Practices Liability at a Glance

Employment Practices Liability Insurance helps provides protection for an employer against claims made by employees, former employees, and potential employees. It can also be expanded to include protection against claims from third parties. **It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, failure to employ or promote, invasion of privacy, and other employment-related allegations.** This coverage helps protects the company, its innocent employees, and its directors and officers.

## **Protect Your Business**

Make the wise decision to purchase this insurance protection today and protect your business, employees, and directors and officers from future allegations when they happen.

Please contact your Hibbs-Hallmark & Company account representative for more information on Employment Practices Liability Insurance.

Sincerely,

***Brenda Thomas, CIC, ACSR***

Senior Vice President

Hibbs-Hallmark & Company  
800-765-6767 \* 903-561-8484  
P.O. Box 8357, Tyler, TX 75711  
500 Shelley Drive, Tyler, TX 75701