

YOUR AGENCY LETTERHEAD HERE

Dear _____,

As a business owner, you need to protect your company from the financially crippling judgments that can result from employment related claims and lawsuits.

Employment Practice Liability Insurance (EPLI) protects you from claims and EEOC complaints of Discrimination, Wrongful Termination, Sexual Harassment and other Employer/Employee related claims brought by your employees. Here are some facts regarding this coverage:

- A total of 405,903 charges were brought to the EEOC from 2000-2004
- 10% of the federal court docket is comprised of employment law cases
- Statistics show that an employer is more likely to have an employment claim than a property or general liability claim.
- There are 200,000 EEOC and State Agency Charges per year
- Over 20,000 employment related charges go to litigation each year resulting in an average award of \$167,000 with average legal fees in excess of \$100,000.

Here are some questions you need to ask yourself:

How much could you afford to pay on an employment related claim before feeling the financial burden?

How would a \$30,000+ EPLI claim impact your business?

Typically, companies with 100 employees or less are buying EPLI with annual coverage limits of \$1,000,000, and a retention/deductible \$5,000. Lower limits and higher retentions are available. Minimum premiums are \$1,500.

Please allow our agency to provide you with a premium indication for this important coverage by answering a few simple questions.

Company Name: _____

Company Contact Name: _____ Phone: _____

Address: _____

Number of Full Time employees: _____ Number of Part-Time employees: _____

Have you had an EPLI loss in the past 5 years: _____ Yes _____ No

In the past 5 years, how many employees have quit _____, how many have been fired _____

Do you have an employee handbook? _____ Yes _____ No

Would you like our agency to provide an indication of premium for this coverage? _____ Yes _____ No

Signature

Date

Thank you for your time, and the privilege of allowing our agency to offer this important business protection for your company. You can fax this document back to us at: _____.

Sincerely