

Central Carolina Insurance Newsletter

Even innocent employers go to court...

Protect your business with EPLI (Employment Practices Liability Insurance)

While multi-million dollar jury awards against large corporations make the headlines, thousands of small and medium size businesses are also experiencing difficult times. Answering a groundless complaint filed with the Equal Employment Opportunities Commission can cost up to \$15,000.

Allegations against employers are occurring at an alarming rate. Laws like the American with Disabilities Act, the Civil Rights Act of 1991, the Family and Medical Leave Act and the Age Discrimination in Employment Act have increased financial risk for most businesses. Employment laws and regulations are complex. Your directors, managers, supervisors and employees may not fully understand the ins and outs of these laws and may be unaware of new rulings and interpretations.

Our EPLI policy protects you for:

- Wrongful termination of employment
- Breach of any oral or written employment contract
- Employment-related misrepresentation
- Violation of any federal, state or local law that concerns employment discrimination (not all states allow coverage for individuals for acts of disparate treatment), including sexual harassment
- Wrongful failure to employ or promote
- Wrongful discipline
- Wrongful deprivation of a career opportunity
- Negligent evaluation
- Employment-related personal injury, including false arrest, detention or imprisonment, libel or slander and violations of a right of privacy
- Wrongful failure to grant tenure
- Employment-related wrongful infliction of emotional distress
- Violation of the Family and Medical leave Act
- Assault, battery, loss of consortium, negligent hiring, supervision, promotion or retention in connection with the charges listed above



Should private companies buy DIRECTORS AND OFFICERS LIABILITY? The common perception is that this coverage is for the non profits and the very large corporations; however, this is due in part to the fact that most private company D & O lawsuits are quietly settled and not splashed across the front page of the paper. **DON'T GET CAUGHT WITH A LAWSUIT.** Owners, officers and directors need to understand that they have personal liability in many cases that can only be covered by a D & O policy. D & O coverage could save your company from financial ruin in the face of a claim. Call CCIA today for more details.

LOSS CONTROL-RISK TRANSFER:

Let CCIA and our company professionals inspect your business and make recommendations. Our Risk Transfer recommendations could protect you from a frivolous lawsuit and save you money.

Why do business owners need EMPLOYEE DISHONESTY INSURANCE?

Fraud and embezzlement in the workplace are on the rise. Small companies can be especially affected by theft and embezzlement because they are not large enough to absorb losses. One in four employees who has committed fraud against their employer has been with the company more than ten years.

North Carolina law requires you to carry **WORKER'S COMPENSATION INSURANCE** if you have three or more employees including any owners. Even if you have less than three employees you are still responsible if an employee is hurt on the job.

FLOOD and EARTHQUAKE are not automatically covered!

Please give us a call if you would like to discuss these important coverages or would like a quote.

We're on the web! www.centralcarolina.com

Jay Whittington, President

John Drye, Vice President

Rock Pickard, Vice President



Central Carolina Insurance Agency, Inc.
317 Jake Alexander Blvd. S. @ Julian Road
PO Box 4078
Salisbury, NC 28145-4078
Ph: 704-636-5311
Fax: 704-636-7141
ccia@centralcarolina.com