



ACE OFFERS RESTAURANT OWNERS AN AFFORDABLE POLICY TO PROTECT THEIR BUSINESS FROM THE EXPENSE OF DEALING WITH EMPLOYEE SUITS.

ACE EMPLOYMENT PRACTICE LIABILITY

The threat of being sued is an everyday reality. The dangers are even more real if you don't have a Human Resources Department to deal with the myriad of state and federal laws, rules and regulations that exist to protect employee rights. One disgruntled worker can put your entire business at risk if he or she brings a lawsuit or discrimination charge against you valid or not. The cost to defend the allegations alone can put you out of business, not to mention the price you'll have to pay if you lose.

During periods of economic decline, statistics show employment lawsuits increase dramatically.

Summary of Coverage:

- Policy Limits Up to \$5.0 million
- > Access to the workplace HELPLINE LLC for all ACE EPLI Policy holders
- Covered employees include any full-time, part-time, seasonal and temporary employees, volunteers and leased employees where indemnified by the company
- Coverage for claims alleging retaliation related to ERISA, FLSA, whistleblower claims, and other violations under federal statute
- > Third-party coverage relating to sexual harassment
- Automatic coverage for new subsidiaries during policy period
- Claims include claims for monetary damages as well as non-monetary or injunctive relief, and various administrative or regulatory proceedings
- Loss includes back pay and front pay
- Professional claims team
- Financial strength to protect your restaurant liability exposures

Employer HELPLINE - Unlimited Access To the Experts at <u>www.aceEXPRESShelplineplus.com</u>

- Through a web-based exchange with one of the nation's leading employment law firms, you can ask unlimited questions regarding employment law and employment issues.
- Access to personalized advice & best practices counsel on over 50 different human resources and employment law issues, as often as needed
- > Documented, confidential answers to specific questions by end of the next business day
- Create your own customized HR Employee Hand Book using the Helpline hand book service
- Daily updated Federal & State HR and employment law news and regulation changes, Human Resource Forms, Employment Posters, customizable model policies, forms and posters and much more.
- Monthly HR Express Updates Stay current with information sent directly to your email inbox. Each Express Update includes a Question of the Month, Case Digest of the Month and periodic HR Alerts.

For a Quote Email or Call Tel: 866-821-9572 <u>info@firstchoiceii.com</u>