

Use **plmins.EmployerProtection.net**

Arm Yourself Against Employee Accusations



Smaller Businesses Lack Basic Protections.

For employees, the workplace is a minefield of risks. The number of employee accusations and charges employees face have grown dramatically in recent years. New laws have come into play. More are pending. Your exposure begins before you even hire an employee.

A recent survey of small business owners showed that most of them worry about employee claims. Yet many small- to medium-sized businesses have few, if any, protections in place to avoid and minimize their risk. Without human resources professionals or legal counsel on staff, they often go without the policies and procedures that can make all the difference.

Find Help Fast at **plmins.EmployerProtection.net**.

Now, you can find the resources you need at **plmins.EmployerProtection.net**. Special access to this easy-to-use website comes without Employment Practices Liability coverage.

While your coverage helps protect you when an employee claim is filed, the tools at **plmins.EmployerProtection.net** help you prevent employee harassment, wrongful termination and discrimination claims. Plus, using these tools gives you proof of compliance to prepare a better defense if a claim is ever filed against you.

The website simplifies the often complex requirements employers must meet. With an employee handbook, sample forms, training modules and other tools, **plmins.EmployerProtection.net** makes it easy for you to quickly implement a program that provides employees with clear, consistent guidelines and you with peace of mind.

Get Comprehensive, Current Content.

plmins.EmployerProtection.net is updated regularly to include new legal requirements, best practices and topical information. Content provides a range of materials no business owner should be without.

- A Model Employee Handbook including:
 - Sexual harassment policies
 - Employment-at-will statements
 - Progressive discipline procedures
 - Workplace rules and prohibitions
- Best employment practices checklist
- Model forms and policies, including:
 - Employment application
 - Performance review
 - At-will notice
 - Many other topics and situations
- Library of employment-related articles
- Web-based training modules to:
 - Prevent sexual harassment
 - Prevent discrimination
 - Prevent wrongful termination
 - Promote ethical behavior

A Control Panel allows you to register users such as your managers and employees, approve users who self-register and track individuals' training progress and site use.

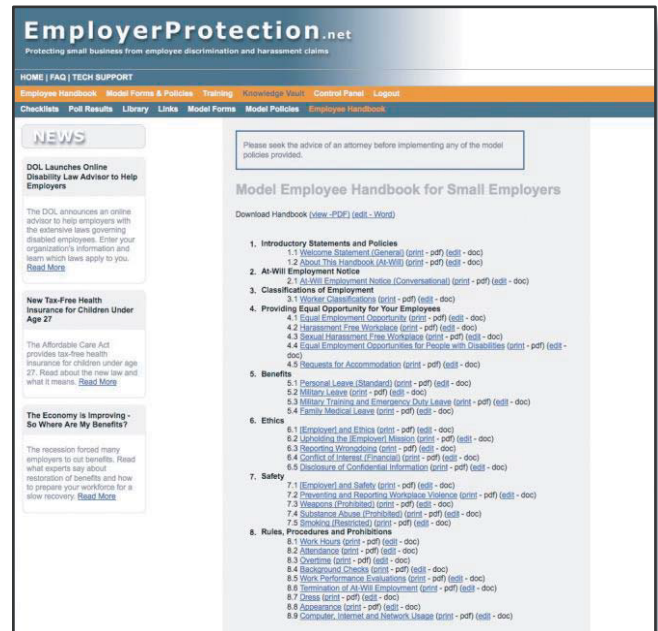


Your Protection Against Conflict and Claims.

Today, you can't afford not to protect yourself from employee accusations and claims. The risks and stakes are too high. Now, for you, the solution is simple.

Use the materials at **plmins.EmployerProtection.net**. Give employees clear rules and procedures. Give your managers tools and training to treat employees fairly and consistently. Give yourself the proof of compliance and good faith efforts you'll need if an employee makes a claim.

If you're like most business owners, you're already worried about employee lawsuits. Go to **plmins.EmployerProtection.net**. Get help. Get protection. Get a better night's sleep.



FROM HIRING TO FIRING -- RISKS AT EVERY STAGE

Before Hiring

Your risks begin the moment a candidate applies for a job. Without a thorough written application, you have no proof of treating candidates consistently. Use an application form to get that proof and each applicant's:

- Acknowledgement of at-will employment (giving you the right to end employment)
- Representation that their resume is truthful
- Permission to check credit and other background information

During Employment

There are federal, state and local rules and laws employers and employees must follow in every workplace. Most states require them to be in writing. Use an employee handbook to explain your policies and procedures regarding:

- At-will employment

- Family Medical Leave
- Equal Employment Opportunity
- Employing people with disabilities
- Sexual and other harassment
- Reporting and resolving problems
- Pay schedules
- Paid sick days and vacations
- Workers' compensation
- And others

State and local laws requiring sexual harassment training vary. Provide training for all employees regarding harassment and discrimination to reduce your liability.

Termination

Performance-based terminations and layoffs can trigger claims of unfair treatment. Use regular, written performance appraisals to reduce your risk for performance-based actions.



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This is a summary of the coverage. For all coverage terms, conditions, and exclusions, please refer to your PLM Business Development Representative or Underwriter. Coverage may not be available in all states.