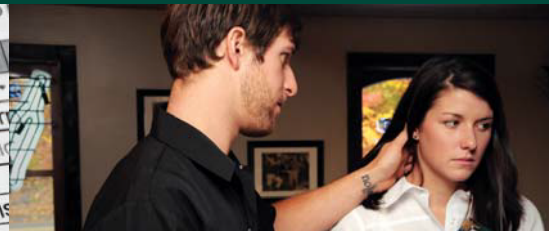


CHANCES ARE YOUR BUSINESS WILL FACE AN EMPLOYMENT CLAIM



ARE YOU PROTECTED?

In today's workplace, business owners must protect themselves from employment claims. Discrimination, sexual harassment, wrongful termination — these are just some of the charges that your employees and customers can file at any time.

Yet, it can be difficult for you to find affordable insurance protection. This leaves your business exposed to employment charges and lawsuits that can cost thousands to defend, even when the allegations are found to be groundless. The burden of proof is on the business owner.

PLM policies can include Employment Practices Liability (EPL) insurance, an important coverage that can help you prevent or defend against employment claims alleging age, gender or race discrimination, sexual harassment, wrongful termination or other wrongful employment acts. For more information, contact us at (800) 752-1895 or visit our website at www.plmins.com.

Look at the Benefits of our Employment Practices Liability Protection:

- Broad protection against Employment Practices Liability charges
- Coverage from charges brought by employees, customers and vendors
- Substantial limits
- No separate underwriting process or complicated application for standard offerings
- An online loss prevention program
- Access to experienced employment law firms
- Claims specialists experienced in employment claims
- Access to a toll-free legal advice line



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

PH: 800.752.1895 WWW.PLMINS.COM

"Guess What Happened to Me?"

Business owners worry about employment claims.

"I was stunned to learn that defending against a suit could cost upwards of \$40,000."

Michael, telecommunications firm owner

"Legal fees cost about \$25,000, not to mention our lost time and productivity. It broke my heart — and my bank account."

Steve, tool shop owner sued by a longtime employee for wrongful termination

"One of our laid-off workers filed an age discrimination suit. It wasn't true, of course. I figured it wouldn't be any big deal. I was wrong."

Ernest, a food services business owner, who spent more than \$20,000 in defense costs

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.