

## Chances Are Your Business Will Face An Employment Claim. Are You Protected?

In today's workplace, small 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.

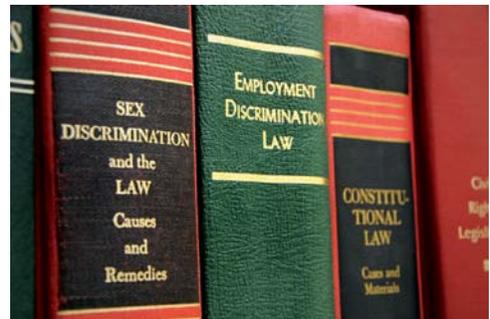
Yet, it can be difficult for you to find affordable insurance protection. This leaves your business exposed to employment charges and lawsuits that can cost thousands to defend, even when the allegations are found to be groundless.

## Big Trouble For A Small Business.

Employment claims are a serious risk. And many are directed at smaller businesses. Now, The IMT Group includes easy and affordable insurance protection as part of our small business policies.

## Look At The Benefits Of Our Employment Practices Liability Protection.

- Broad coverage
- Online loss prevention program
- Up to 50 employees
- Specialized claim services
- Easy to add — no separate application
- Experienced EPL law firms
- Optional coverage for claims brought by customers
- Access to toll-free advice line



## “Guess What Happened To Me?”

Small 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*

## Protect Yourself With Coverage You Can Afford.

The IMT Group can include coverage in your business policy to protect you against employment claims. It's specially designed for small businesses like yours.

Don't risk having to face an employment claim on your own. Ask your agent about The IMT Group's Employment Practices Liability coverage.

This is a summary of the coverage. Please refer to the Coverage Terms and Conditions for actual coverage and claims filing details.