

For an insurance  
proposal at no  
obligation or cost  
please contact us at  
**(800) 628-8735**  
or complete the  
online form.

## LCIS Employment Practices Liability *PLUS*

In today's work environment no business is immune from the threat of workplace litigation and employment related claims. These claims are filed just as much against the small business owner as they are against the larger employers. Small to mid-size business owners are becoming increasingly vulnerable and the costs, which can be absorbed by the large companies, could financially devastate the smaller firms.

Purchasing EPLI coverage should no longer be discretionary when you think of the cost of settlement and legal fees associated with the defense of an employment related claim. Even if you win the case, you still pay legal fees!

### Why Choose LCIS for your Business Auto coverage?

- Low premium and retentions
- Prior Acts coverage
- No downsizing exclusion
- Insured's consent to settle provision
- No intentional acts exclusion
- Punitive damages where insurable by law



### + HR Risk Management services provided to all policyholders at no additional cost:

- Unlimited telephone hotline service
- Online training
- Newsletters
- Training modules



### Tools to protect and grow your business.

- LCIS Workers' Comp Program *PLUS*
- LCIS General Liability Coverage *PLUS*
- LCIS Business Auto Coverage *PLUS*
- LCIS Contractor's Equipment Coverage *PLUS*
- LCIS Property Coverage *PLUS*
- LCIS Employment Practices Liability *PLUS*
- LCIS Umbrella Liability Coverage *PLUS*
- LCIS Group Health Benefits and Life Programs *PLUS*
- LCIS Bonds Program *PLUS*
- LCIS Personal Auto & Homeowners Coverage *PLUS*