

# EMPLOYMENT PRACTICES LIABILITY COVERAGE

## PROTECTION FOR EMPLOYMENT-RELATED LAWSUITS



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### TO PROTECT YOUR ORGANIZATION FROM LAWSUITS STEMMING FROM EMPLOYMENT RELATIONSHIPS, GUIDEONE OFFERS EMPLOYMENT PRACTICES LIABILITY (EPL) COVERAGE.

It's available to churches that also carry GuideOne's Directors and Officers Liability Coverage.

Whether your church has one employee or a number of employees, it's critical to protect the organization against lawsuits that can arise from allegations of wrongful employment practices made by staff members or prospective employees.

If an allegation is made, your church can be sued, found liable in court, and the legal costs and judgment amount could be devastating. Even if your church has done nothing wrong, attorney fees can be enormous. Here are just a few examples of situations that may cause allegations and subsequent lawsuits.

- An alleged failure to hire or promote;
- Unjust demotion;
- Discriminatory slurs or comments;
- Termination of an employee in a manner potentially against the law;
- Unwelcomed sexual advances;
- A work environment that interferes with job performance or creates an intimidating, hostile or offensive situation;

- Accusations of unfair performance evaluations;
- Statements made by hiring personnel that could be understood as a false promise of permanent employment;
- Claims of discrimination based on age, race, color, sex, national origin, religion or disability; and
- Failure to follow rules outlined by the Civil Rights Act of 1991.

Although it's hard to imagine that an employee or job applicant would ever sue the church, employment practice claims are one of the most common reasons that lawsuits are filed against houses of worship.

### Employment Practices Liability (EPL) Coverage

- Protects the church from allegations of wrongful employment practices made by employees and prospective employees;
- Provides the church with added liability protection for employment-related claims in which wrongful acts of employees, such as managers and supervisors, are alleged;
- Helps pay for the cost of a liability lawsuit, including court costs, legal defense fees, a settlement or judgment by the court; and
- Defends the church whether it's negligent or not in a wide variety of employment practice situations.



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