



## E.R.P.L. and F.E.P.N. Can Help Y-O-U

Until the mid-1980s, employment practices liability claims were not a significant exposure. Most insurance policies didn't even include this exposure because many insurance companies viewed harassment and discrimination as intentional acts and therefore not in the public's best interest to insure. However, since then, the number of employment-related claims has skyrocketed.

Do you feel as if you're navigating through a "perfect storm" in the waters of employment-related practices liability (ERPL)? The challenging economy, fluctuating unemployment rates, and legislation have alerted savvy business owners to the importance of evaluating their employment practices exposure.

An ERPL policy provides coverage for a "claim" that is caused by an "insured event." A claim is a written demand or notice alleging damages, which is received by a business. An insured event occurs when an employee, former employee, or job applicant alleges harassment, wrongful termination, discrimination, retaliation, or varying degrees of these primary allegations.

Federated not only offers one of the finest ERPL policies in the insurance industry, we support our clients with their efforts to establish and maintain a productive, non-discriminatory workplace. To help reach this objective, clients have exclusive access to the Federated Employment Practices Network® (FEPN), powered by Enquireon®.

### **What is FEPN?**

Through FEPN, our ERPL clients have access to the following **complimentary** services:

- Online or toll-free direct access to independent employment law attorneys
- An online employee handbook building tool designed to help document employment practices
- Customizable HR risk management resources, including federal- and state-specific forms and posters
- HR Express updates, including:
  - Question and Case of the Month, based on popular topics
  - HR alerts
  - Webinars based on client interest and frequent claim topics
- Unlimited access to online sexual harassment and discrimination prevention training for supervisors, and harassment prevention training for employees

With help from Federated and FEPN, our ERPL policyholders can develop a risk management program to both help prevent and protect against employment-related claims. Contact your Federated representative if you're interested in learning more.

Some of the services referenced are provided by third parties wholly independent of Federated. Federated provides its clients with access to such services with the understanding that neither Federated nor its employees provide legal or other expert advice. Coverage for claims will be determined by the facts of the claim and the terms of your policy. © 2017 Federated Mutual Insurance Company. All rights reserved.