



## S.H. Smith & Company, Inc. Provides Expertise on Comprehensive Employment Liability Products

OVER 93,000 EMPLOYMENT RELATED CLAIMS WERE FILED WITH THE U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION IN 2009.\* WHILE MANY LAWSUITS INCLUDE LARGE CORPORATIONS, ALL BUSINESSES WITH EMPLOYEES ARE SUSCEPTIBLE TO SUCH LITIGATION. ARE YOUR CLIENTS PROTECTED?

When it comes to providing comprehensive Employment Practices Liability insurance, S.H. Smith & Company can provide the most comprehensive product for your client. We have expertise in placing policies that address the unique exposures facing employers in a vast array of industry sectors.

EPL Insurance is available as part of a Management Liability policy or as a stand-alone policy and can be tailored via of the use of enhancing endorsements to meet each client's specific needs. Our policies include third party coverage.

### Experience is Our Specialty.

We have direct access to both standard and excess markets. In addition, we have the ability to write in all 50 states. Our in-house expertise allows us to place coverage for any size entity from privately held companies and not-for-profit organizations to publicly owned corporations and financial institutions.

### ► For additional information on EPL Insurance please contact:

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800-735-1023  
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**Steve Hunziker**  
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### CONTACT US

We have a dedicated team of experts waiting to hear from you.

 [www.shsmith.com](http://www.shsmith.com)

### Our EPL policies routinely cover the following:

- Sexual Harassment
- Discrimination
- Wrongful Termination
- Breach of Employment Contract
- Negligent Evaluation
- Failure to Employ or Promote
- Wrongful Discipline
- Deprivation of Career Opportunity
- Wrongful Infliction of Emotional Distress



S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator, licensed to write in all 50 states.