

Trust the Experts

Since 1947, GuideOne Insurance has been dedicated to knowing and serving the special insurance needs of our valued customers. In the commercial market, we focus on insuring houses of worship, senior living communities and educational organizations. Our company strives to exceed customer expectations by providing quality insurance coverage, while relying on our core values of integrity and trustworthiness. Our stability and longevity have earned us excellent ratings within the insurance industry.



Valuing Customers As Partners

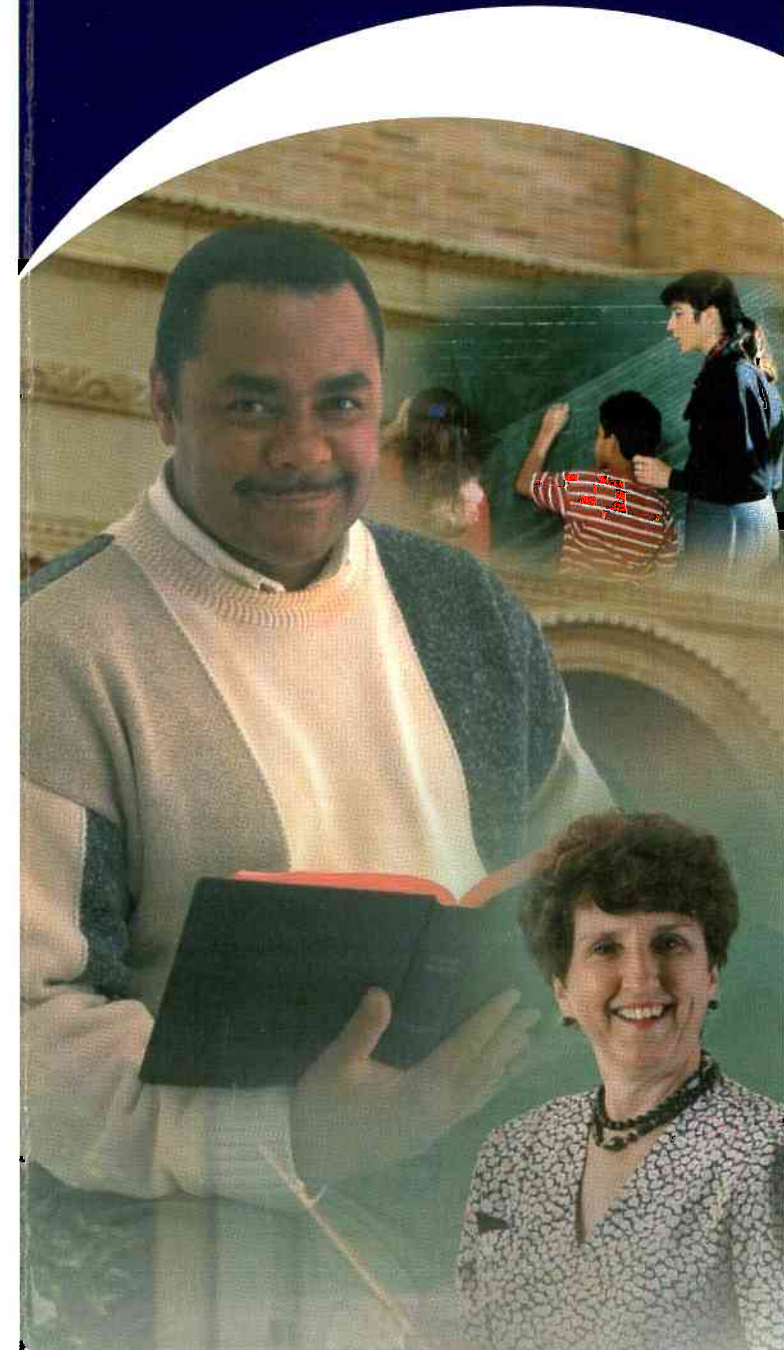
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Employment
Practices
Liability
Insurance



EXCLUSIVE coverage for GuideOne House of Worship Policyholders who already carry Directors, Officers and Trustees coverage

In these ever changing times, new losses due to wrongful employment practices continue to come to light. One policy can no longer effectively cover all of the potential losses. To ensure church policyholders that there are no gaps in their liability coverage, GuideOne Insurance offers Employment Practices Liability Insurance, covering claims of wrongful employment practices made by employees and prospective employees.

Why **CHOOSE** GuideOne?

At GuideOne Insurance, we understand the special challenges communities like yours face, and we work with you to find solutions. And while some solutions include insurance, we understand also it means offering additional services — from employee screening to construction financing to loss control. By getting to know you and your organization better, we create an insurance plan that's specific to your unique needs. Choose GuideOne and discover why our experience makes a difference.

PROTECTING your Institution means more than it used to

There was a time when one simple insurance policy would cover any imaginable loss that a church might face. Unfortunately, those days are gone. Institutions such as these now need to protect themselves from devastating losses not typically thought of, including claims of wrongful employment practices made by employees and prospective employees.

EVOLVING coverage

It's true that many insurance policies contain limited coverage for Employment Practices Liability (EPL) claims. However, many traditional insurance policies have evolved to the point of excluding many of the issues relating to EPL. For these reasons, it is increasingly important to secure specific insurance protection to cover this liability. Along with Directors, Officers and Trustees coverage, EPL provides a necessary measure of protection for your organization.

Rising court costs

As the amount of litigation increases, so do court costs, legal fees and settlement costs. Even if an employer is not found liable, defense costs can be enormous. A single claim can threaten the very existence of an institution. EPL protection can cover these court costs.

Increasing risk of exposure

Any institution is vulnerable to claims of wrongful employment practices. This can include allegations of discrimination, wrongful termination and sexual harassment, just to name a few. Large institutions have more exposure due to their large employee base. EPL coverage protects the institution and its past, present and future employees in many situations where they are at risk for allegations of wrongful employment practices. Remember, your existing policy may not cover many of these situations.

Who needs this **COVERAGE?**

Any institution with a sizable employee base should consider this coverage in addition to the Directors, Officers and Trustees Liability endorsement. Directors, Officers and Trustees Liability coverage usually does not cover persons other than the directors, officers and trustees.

Situations likely to create liability*

1. An alleged failure to hire or promote
2. Unjust demotion
3. Discriminatory slurs or comments
4. Termination of an employee in a manner potentially against the law
5. Situations in which an employee's work environment becomes so hostile that he or she feels forced to resign to protect financial, physical or emotional well-being
6. Unwelcome sexual advances
7. Requests for sexual favors
8. Verbal, visual or physical conduct of a sexual nature that is implied or presented as a condition of employment or used as a basis for employment decisions
9. A work environment that interferes with job performance or creates an intimidating, hostile or offensive situation
10. Accusations of unfair performance evaluations
11. Statements made by hiring personnel that could be understood as false promises of permanent employment
12. Claims of discrimination based on age, race, color, sex, national origin, religion or disability
13. Failure to follow rules outlined by the Americans with Disabilities Act (ADA)
14. Failure to follow rules outlined by the Civil Rights Act of 1991

**Please note: These examples are not a complete list of liability situations.*

Call your local GuideOne agent today and find out how Employment Practices Liability Insurance for your house of worship can provide protection against devastating losses and peace of mind for your congregation.

Due to applicable state laws, certain coverages may not be available in your state. Please see policy for details on coverages. See your local GuideOne Insurance agent for coverage availability.