



EmPLoyrite

Employment Practices Liability



ABOUT CREECHURCH

Creechurch International Underwriters is an underwriting management company offering specialized insurance solutions for independent businesses and trade associations. Our products are distributed exclusively through licensed Canadian insurance brokers.

Established in 1996, Creechurch identified an under-served market in the high-tech sector and offered quality insurance products to companies unable to find coverage from traditional insurers. Today, we still serve this niche market and have expanded our unique product line to include Information Technology Liability, Directors and Officers Liability, Product Liability, Errors and Omissions Insurance, General Liability and Property Insurance.

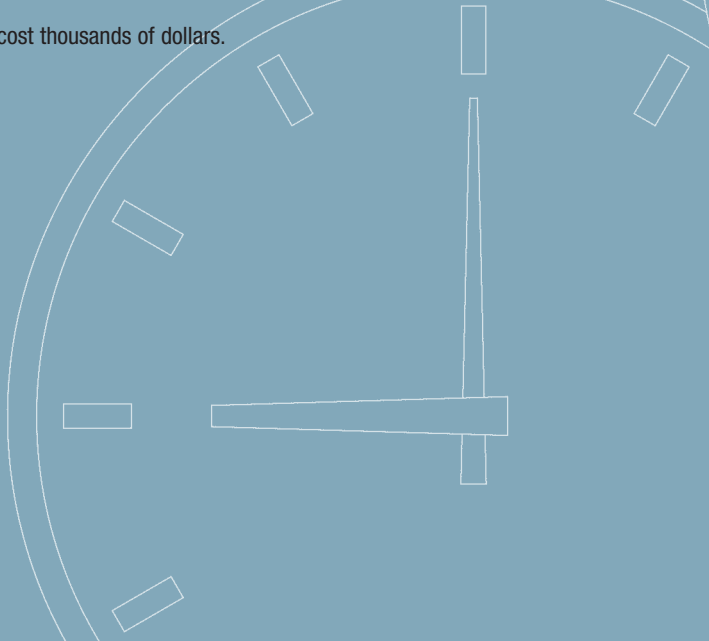
Creechurch is now the largest Lloyd's coverholder in Canada, and all of our products are developed in-house specifically for the Canadian market. We work closely with brokers, insureds and insurers to produce the most comprehensive coverage for your clients.

EmPloyrite - EMPLOYMENT PRACTICES LIABILITY

One of your clients faces the following situation: a long-standing employee, one of the company's best workers, has recently started missing days, arriving late to work, and leaving the office early. Fellow workers are complaining that they have to carry more of the workload. Rumours are circulating amongst the office staff that he has a drinking problem. However, it has also been suggested that his wife has left him and he has had to look after a very ill child. He recently got into a shouting match with his supervisor. What does your client do?

- Fire the employee?
- Confront the employee and ask if the rumours are true?
- Suggest the employee seek professional help?
- Do nothing and hope the issue resolves itself?

Make the wrong decision and it could cost thousands of dollars.



A growing area of concern for small businesses in Canada is Employment Practices Liability. From 1997 there have been over 300 cases, many of them with settlements over \$50,000. EPL legal experts tell us less than 5% of cases end up in court or in front of a tribunal. For each case that results in a decision by a court or an administrative tribunal, there are many more cases that are settled with significant payments by employers. In some cases, senior management are facing personal liability for these exposures even if their company is insolvent.

Claims can arise from a variety of exposures including discrimination (sex, sexual orientation, age, race, marital status, illness, physical appearance, religious beliefs, etc.), harassment, assault, demotion, defamation, loss of reputation, unfair dismissal and infliction of emotional distress at work. Employers face potential awards granted by both administrative tribunals and by courts of law.

Traditionally, EPL coverage has been hard to find unless offered on a Directors and Officers policy and usually with a substantial deductible. Recognizing the needs of these companies, we are pleased to announce that we have developed *EmPLoyrite* – an Employment Practices Liability package specifically designed for small businesses (up to 30 employees) that do not have D&O insurance.

EmPLoyrite is ideal for companies involved in Information Technology services, consulting services, engineering services, and healthcare services such as clinics and medical laboratories. *EmPLoyrite* is also ideal for your other clients operating in a variety of service and distribution industries.

ADDED BENEFITS

Not only will your clients receive broad coverage, there are also added benefits of being insured under our *EMPLoyrite* program. At competitive premiums equivalent to a few hours of an employment lawyer's time, your clients will have access to a **toll-free hotline** for human resources, personnel and claims related questions. Rather than guess at the right course of action, your clients can pick up the phone and get immediate professional advice on the best course of action to follow. Early intervention coupled with claims handling expertise are time and money saving devices. Your clients can call our team of legal professionals even if he or she only has a suspicion that a future claim may be lurking based on lunchroom banter.

Your clients will also be entitled to receive a **Human Resources Handbook** template that will help managers fulfill their human resources responsibility effectively. This handbook addresses issues such as:

- The employment relationship policy
- Equal opportunity policy
- Policy prohibiting sexual harassment
- Family and medical leave policy (with summaries of Federal and Provincial rights)
- Benefits policy
- Standard of conduct
- Conflicts of interest
- Electronic communication policy
- Other important HR concerns

This template will save your clients hours of work. Rather than build an employee handbook from scratch, they can simply tailor the template to suit their own needs.

These benefits, in addition to the coverage offered, make *EMPLoyrite* an attractive and easily affordable insurance solution for small companies.

OUR COVERAGE HIGHLIGHTS

- Limits of \$100,000 and \$250,000 available
- Coverage for Canadian and U.S. employees
- Coverage for claims based on discrimination, harassment and unfair dismissal
- Coverage for claims made by employees, former employees or applicants for employment
- Coverage for claims based on increased severance payments for unfair dismissal due to an EPL violation
- Sublimit for Punitive Damages and Exemplary Damages
- Access to a **toll-free hotline** for human resources, personnel and claims related questions
- Be entitled to receive a **Human Resources Handbook** template

For more information or to download our application, visit our web site at www.creechurch.com or contact our Employment Practices Liability Team.

Insurance Protection for Directors and Officers

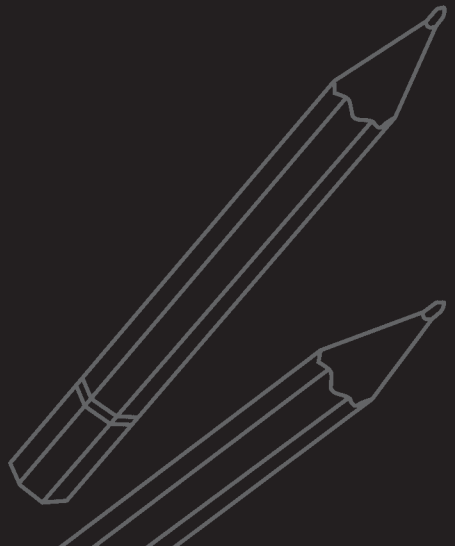
Directors and officers face increasing responsibility and scrutiny by shareholders and others in the performance of their duties and the quality of corporate governance. It is essential that your clients' company assets and the personal assets of their directors and officers are protected to ensure the long-term success of their company. Talk to our D&O Team about our specialized coverages and for a competitive quote.

THE CREECHURCH ADVANTAGE

We concentrate on specialized insurance products and strive to be the best at what we do. Through our experience insuring niche clientele, we have built up extensive underwriting knowledge and offer expertise and focus not found at the larger insurers. We understand the unique business risks your clients face and are committed to keeping abreast of trends, including changes in government regulations and the legal system, to ensure that everyone's interests are protected.

We pride ourselves with the exceptional service that we provide to our brokers. Our strong underwriting team and support staff work closely together to offer timely service without compromising its quality. Our solid reputation for issuing policies both quickly and accurately, as well as providing ongoing support to our brokers, emphasizes our commitment to customer service.

Our claims process ensures that your clients' claims are thoroughly evaluated and are resolved both promptly and fairly. We handle our claims independently, allowing us to carefully select teams of skilled experienced professionals to ensure that your clients get the best possible protection. After all, your clients purchase insurance to protect themselves and we are there to honour that promise.



ARE YOUR CLIENTS PROTECTED?

Ask Creechurch for a competitive quote today
and get the service you deserve.

- Information Technology Liability
- TEKPAC and TEKPAC*Plus* IT Packages
- Life Sciences Liability
- Natural Health Products Liability
- BIOPAC Healthcare Package
- Directors and Officers Liability
- Employment Practices Liability
- Miscellaneous Errors and Omissions
- Medical Malpractice Liability
- Engineers Liability
- Commercial General Liability
- Umbrella Liability
- Commercial Property

To find out more, give us a call or
visit our web site at www.creechurch.com.

CREECHURCH INTERNATIONAL UNDERWRITERS

55 University Avenue, Suite 550, Toronto, Ontario M5J 2H7

T: 416 601 2155 F: 416 601 2166 E: info@creechurch.com

www.creechurch.com