



## **New Erie Insurance Coverage Option Provides Needed Protection for Businesses**

(Erie, Pa.) Feb. 1, 2010 - No matter how well a business is run, there's a level of risk for employee allegations. Unfortunately, even a groundless accusation regarding employment practices can cost a business time and money.

In order to provide businesses with greater protection, Erie Insurance is expanding its Employment Practices Liability (EPL) coverage to more commercial insurance customers. Common business practices such as hiring employees, conducting performance assessments and compensation can present potential exposures to EPL claims.

"All business owners face the risk of these types of claims," said John Kearns, senior vice president and division officer, Commercial Lines. "With Erie Insurance's EPL program, we're able to meet the needs of today's businesses by providing significant coverage at an affordable cost."

The EPL program is available with the company's Ultraflex product, a flexible business owner policy. Certain terms and limitations apply. The EPL endorsement includes features such as prior acts coverage and optional third party coverage. "Most, if not all, businesses should have EPL coverage as part of their insurance package," added Kearns. "This program is an ideal complement to coverages that protect a business' property, income, vehicles, employees and other liabilities." ERIE has contracted with Hartford Steam Boiler to provide this additional coverage, which is also available on the ERIE Ultrapack business owner policy.

*According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 16th largest automobile insurer in the United States based on direct premiums written and the 18th largest property/casualty insurer in the United States based on total lines net premium written. The Group, rated A+ (Superior) by A.M. Best Company, has over 4 million policies in force and operates in 11 states and the District of Columbia. To learn more, visit [www.erieinsurance.com](http://www.erieinsurance.com).*

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