How To Reduce Your Deductible By 50%

BENEFITS OF PLIS EMPLOYMENT PRACTICE LIABILITY POLICY

PLIS® UNDERWRITING FACILITIES

COMPLETE STEPS 1, 2 & 3 of reaching out to the designated Risk Management Company, SRM®, for their assistance & services. Once an employer is aware of a potential employment issue, it is essential to contact SRM and take advantage of their services and recommendations. It is important to have proper documentation to show that the employer took the appropriate action.

Having defense tools in place may provide for a better defense position and make claims less appealing to plaintiff attorneys. Should a claim occur, employers are encouraged to use SRM's services in order to reduce claim costs by contributing to defense counsel's arsenal of documentation to defend the Insured.

STEP 01

AWARENESS

Employer (Insured) gains awareness of an employment issue or a potential issue.

STEP 02

CONTACT SRM®

Employer contacts SRM to discuss situation. SRM creates defense tools, documentation and provides suggestions for handling the situation.

STEP 03

IMPLEMENTATION

Continue to notify SRM® of any update on the situation. If needed, provide follow up documentation or further consulting to avoid transformation into a claim. Implement tools and recommendations.

STEP 04

NOTIFY CLAIMS DEPARTMENT

Employer Notifies the PLIS Claims Department & fills out the Claim / Potential Claim Supplement.

STEP 05

DEFENSE COUNSEL ACTIVE

(EPL Program) assigns "select" and strategic counsel to work with Insured.

STEP 06

USE OF DEFENSE TOOLS

Defense Counsel takes advantage of early employee intervention. SRM® works to close the claim quickly.

STEP 07

50% DEDUCTIBLE REDUCTION

Employer receives a 50% deductible reduction for following the recommendations of SRM®.

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