

# GBP Risk Solutions Inc.

Bridging the Gap since 1988

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## GOT EPLI ?

If you have employees, this could happen to YOU! The basic Commercial General Liability policy does not afford coverage to employers for Employment Practices Liability claims! Separate Employment Practices Liability Insurance (EPLI) must be purchased. The low premium of this important coverage, makes this a coverage that can't be ignored.

Here are some examples of Employment Practices Liability claims;

- **\$540,000 AGE DISCRIMINATION:** An age discrimination lawsuit was brought by a highly paid 62 year old sales representative who was employed by the Insured. He was terminated for not meeting his sales quotas. Despite layoffs and cutbacks at the company, there was no documentation that showed the Plaintiff was a poor performer.
- **\$400,000 SEXUAL HARRASSMENT & \$1,100,000 WRONGFUL TERMINATION** Several female employees at a company complained that the CEO was sexually harassing them. As required by law the President proceeded to investigate the complaints. Within one month of the start of the investigation and without apparent backing of the board of directors, the President was terminated by the CEO under the pretext of performance issues. This was despite the fact that he was given a raise a few months earlier. The President filed a separate wrongful termination suit due to the conflict between the Board of Directors and the CEO.
- **\$117,000 LAW SUIT.** An employee went out on medical leave for treatment of an illness. When he was ready to return to work the Insured told him his position had been filled by someone else and his job was no longer available. He filed suit for lost wages, emotional distress, and violation of disability discrimination statutes.

Contact your Commercial Account Manager today to find out how easy it is to protect yourself and your business

## Disaster Recovery – Are you prepared for the worst?

Here is a tip from our Disaster Recovery Program resource, **Agility Recovery Solutions**:

### - Think about relationships -

Operations and supply chains are reliant upon external relationships, particularly if you're a small or mid sized business. Take an active interest in the disaster recovery plans of your vendors and partners to ensure your business will not be effected if a supplier suffers a disaster or interruption. If your vendors fail, it increases the chance your business will also fail during a recovery

Would you prefer to receive this newsletter via email? Simply email your request to [liz@gbprs.com](mailto:liz@gbprs.com).

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## Keep your community in the green! - Shop your area Farmer's Market!

Whether you live on the Eastside, Central Tucson or the Northwest side of town, there is a farmer's market in your area! Pick up your locally grown produce, fresh roasted coffee, roasted corn, raw honey, prickly pear jams, jellies and syrups, homemade tamales, and beef that was raised and grazed right outside of Tucson. These are just some of the items for purchase by people who live and work right here in Southern Arizona. Some will have music and demonstrations.

**Fridays:** The Udall Farmers Market The Market is located towards the back of the Park and is best accessed from Sabino Canyon Road and East Tanque Verde Road and is open every Friday from 8 a.m. until 1 p.m.

**Saturdays:** The Oro Valley Farmer's Market is located at 11000 N. La Canada at the Oro Valley Town Hall, on the Southeast corner of La Canada Blvd and Naranja Road. **Also on Saturday** – Rincon Valley Farmers & Artisans Market in Vail. Open every Saturday 9:00am to 2pm during the winter starting October 1st and 8:00am until 1:00 pm during the summer starting May 1st. The market features farm fresh local produce, arts, crafts, furniture, and many other activities for the entire family.

**Sundays:** The Farmers' Market at St. Philip's Plaza is located at 4380 N. Campbell Ave - the Southeast corner of River Road and Campbell Ave

Supporting your local farmers market is a great way to keep your money in your community and support small businesses, nothing compares to the **fresh** produce. Look for farmers markets in your area.

The Tucson Farmer's Markets are open year-round. With the change of seasons and daylight hours, the farmers market changes its operating hours accordingly. For more information visit <http://www.farmersmarkettucson.com/>.

## CHILDREN'S HEALTH INSURANCE PROGRAM & NEW EMPLOYER MANDATE

Employers who maintain group health plans now have a new notice obligation. This is for employers in states, including Arizona, that provide premium assistance for the purchase of group health plan coverage under a Medicaid or Children's Health Insurance Program ("CHIP"). The vast majority of states provide this premium assistance, so most employers are impacted.

Employers must provide a notice to employees informing them of possible premium assistance opportunities ("CHIP Notice"). The initial CHIP Notice must be provided no later than May 1, 2010. Thereafter, the Notice must be provided annually before the start of each plan year.

For a model notice and assistance in complying with this mandate, contact your Benefits Team at GBP. Not a benefits client with us yet? Then give us a call to learn about all the Value Added Services for our clients. (520)-571-7737

## GBP Risk Solutions Collective Cleavage for a cure.

GBP is teaming up to fight breast cancer in the 2010 Komen Southern Arizona Race for the Cure®. Jump in and join us—there are many different ways to get involved!



*...Did you know that one in eight women will be affected by breast cancer in her lifetime? As a matter of fact, breast cancer is the leading cause of death in American women between the ages of 40 and 59. It's not just women - In 2009, 1,990 men were expected to be diagnosed with breast cancer – an estimated 440 men died in 2009 from breast cancer. This means that all of us will very likely be affected either directly or indirectly by this horrible disease.*

The **12th Annual Southern Arizona Race for the Cure** will be held Sunday, April 11th at Reid Park. Join our team by walking, running or sleeping in for the cure on Sunday April 11th. Visit our team web page at the url below, check on our team membership and our fund raising progress. You can even donate toward our team goal! Find us by visiting [Komensaz.org](http://Komensaz.org) and search for our Team Name: **GBP Risk Solutions Collective Cleavage**

Team website:

<http://sazraceforthecure.kintera.org/faf/search/searchTeamPart.asp?ievent=333453&lis=1&kntae333453=8646C409B36044B7A79D7EB7407208DD&supId=0&team=3660897&cj=Y>

It's all about awareness, so please at least participate by taking care of yourself and spreading the word about early detection. Log on to [komensaz.org](http://komensaz.org) and learn about all of the programs and resources available.