



## EmployerProtection.net

Services to help small business insureds protect against employment-related claims

Small business owners are susceptible to employment related exposures that can result in a financial hardship threatening their business. The risk management website can help support and minimize the number of employment related claims. The defense and settlement costs of such claims can cause them financial burden.

With every **Employment Practices Liability (EPL)** policy, insureds receive complimentary access to **EmployerProtection.net** and its comprehensive risk management resources.



### Robust online resources

- Understand complex employment-related issues and requirements
- Maintain a workplace free of harassment and discrimination
- Prevent harassment and discrimination lawsuits

### Easy to use tools and information

#### Model employee handbook with:

- Sexual harassment policies
- Employment at will statement
- Progressive discipline procedures
- Workplace rules and prohibitions

#### Article library

- Employment-related news
- Legal opinions
- Podcasts and videos

#### Model forms and policies, including:

- Employment application
- Performance review
- At-will notice

#### Web-based training modules to:

- Prevent sexual harassment
- Prevent discrimination
- Prevent wrongful termination
- Promote ethical behavior

#### Important links

- Federal laws and agencies
- State laws and agencies

#### Control panel for employers

- To manage user registration
- Track individuals' usage and training progress



**EmployerProtection.net** gives EPL insureds online risk management tools and information to help them to proactively protect themselves against costly – and debilitating – employment related lawsuits brought by employees, contractors, and volunteers.



# Employment Risk Management Services

California Mutual Insurance Company is honored to be your EPL insurance provider. As a value-added component to the coverage, we are pleased to provide you with complimentary access to employment risk management services online at [CalMutual.EmployerProtection.net](https://CalMutual.EmployerProtection.net) and a call to our toll-free Legal Advice Line.

Our website [CalMutual.EmployerProtection.net](https://CalMutual.EmployerProtection.net) provides an extensive variety of tools and information to help protect you from employment practices claims. Highlights of resources available include:

- A sample Employee Handbook encompassing language for various employment policies.
- Best-practice checklists for employment decisions.
- Model forms such as employment applications and performance evaluations.
- Training modules for your employees on topics such as preventing harassment in the workplace.
- Article library of current employment-related news and legal opinions.
- Links to federal and state employment laws and agencies.

## Legal Advice Line

We also provide you with access to our Legal Advice Line. You can speak to an experienced employment attorney by dialing **1-844-378-5782**. Please have your insurance policy number available when calling.

Federal and state employment laws can be complex. Our dedicated attorneys can give you general counsel on a range of questions related to employment decisions such as hiring practices, accommodating employee requests, and terminating employees.

We encourage you to take full advantage of these services that we provide at no cost. Usage does not erode the limit of coverage.

Thank you for choosing **California Mutual Insurance Company**

## Registration

You can start using the website by completing easy registration steps below.

1. Designate a Site Administrator at your organization who will manage the website for all users.
2. Go to [CalMutual.EmployerProtection.net](https://CalMutual.EmployerProtection.net) and click "Register."
3. Enter the passcode for your company: **calmutual**
4. Complete the registration information and submit.
5. Within 24 hours, you will receive an email confirmation and can schedule a walk-through.