



## FRANCHISEE EMPLOYMENT PRACTICES LIABILITY COVERAGE

Employment Practices Liability (EPL) related claims continue to be one of the fastest growing sources of claims in the restaurant industry. Consequently, it is important for each SONIC operator to understand this liability and make a business decision to insure against this exposure.

### COULD THIS HAPPEN TO YOU?

**WRONGFUL TERMINATION / RETALIATION** - \$31,745 Legal Fees • \$25,000 Settlement

Plaintiff alleged wrongful termination arising from retaliation due to money missing from her drawer.

**WRONGFUL TERMINATION / RETALIATION** - \$143,390 Legal Fees • \$45,000 Settlement

Plaintiff (an employee for three months) was terminated. Plaintiff alleged wrongful termination and discrimination due to national origin. Plaintiff alleges she spoke with her manager about the repeated discrimination, but nothing was done.

**SEXUAL HARASSMENT** - \$120,000 Legal Fees • \$150,000 Settlement

Plaintiff alleged supervisor made several uninvited sexual advances.



### KEY BENEFIT

#### ACCESS TO FISHER & PHILLIPS

One of the key benefits of this coverage is access to Fisher & Phillips, an employment law firm, for risk management/mitigation questions on situations that are NON-URGENT in nature (*i.e. State Laws, FMLA, Complaint Investigations*).

