



Real HR Questions from Employers like YOU! *(Not Mega Corporations)*

Q: My employee is constantly calling in sick saying he has "migraines" and has no sick leave left. Can I terminate him?

A: Maybe (let's discuss if you covered all your bases)

Q: My employee is trashing us on Facebook; can we prevent it?

A: Maybe (but it depends . . .)

Q: Can we get sued for hosting a party for an employee?

A: Yes (but the reasons might surprise you)

The cost of being wrong? Huge!

It depends on the type of violation. The average discrimination award is \$682,387¹, and that's BEFORE legal fees averaging over \$200,000. All in, we're talking nearly \$900,000 for a discrimination case.

The EPL insurance policy from Tokio Marine HCC includes HR Pilot with experts to answer your questions and guide you through the hundreds of landmines small employers must avoid. HR Pilot experts advised on over 10,000 HR matters last year.

Did you know 85% of all employment lawsuits can be prevented? HR Pilot provides the expert guidance to help you focus on business, not employment claims and lawsuits. Think it can't happen to you? Just ask the thousands of employers just like you that battled employment lawsuits last year. Over 40% of lawsuits brought against businesses involve companies with revenues under \$1 million.²

What is HR Pilot?

[HR Pilot is the risk management program](#) available to Tokio Marine HCC Employment Practices Liability (EPL) Insurance clients. This program is included in the policy. There is no additional cost. ePlace Solutions, Inc. provides the services.



[Watch the video to preview the services](#)

Highlights of the program include:

- **Unlimited access to HR Professionals** who advise on the least risky decision for the organization.
- Online Anti-Harassment & Discrimination **Training Programs** for employees and supervisors. The trainings meet or exceed state requirements. Additional trainings on termination, discipline, interactive process and more!
- You can quickly and easily create a **custom handbook** personalized for your organization. All handbook policies are reviewed and updated twice a year.
- By following 8-steps, complete with ready-to-use resources, you can **develop a state and federal compliant HR program**.

HR Pilot services, content and updates do not constitute legal advice. Risk Management Services are provided by [ePlace Solutions, Inc.](#) and are complimentary prepaid services of your insurance company.

1. Employment Practice Liability: Jury Award Trends and Statistics; Thomson Reuters (2021)

2. See International Comparisons of Litigation Costs, U.S Chamber of Commerce, Institute for Legal Reform (2013); What the Rise in Lawsuits Means to Your Small Business, American Express (2012)