



E * NEWS

Important aspects of insurance and loss prevention for business owners & managers

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Dan Lawrie Insurance Brokers Ltd.
Insurance Brokers Association of Ontario

Greetings!



We have a dedicated staff of over 75 professionals to assist you with all your insurance needs.

In this edition you will find informative insurance related articles that may relate to your business. We will be happy to discuss these and any other of your coverage questions.

Dan Lawrie Insurance Brokers Ltd. "The Trusted Name In Insurance for 25 Years"

Employment Practices Liability Coverage



Employment practices liability insurance (EPLI) shields employers, directors, officers, and the corporate entity from allegations of a variety of wrongful employment acts alleged by any current, former, and prospective employees. Claims can arise from a variety of exposures such as demotion, invasion of privacy, defamation, unfair dismissal, illness, physical appearance, religious beliefs and sexual orientation to name a few.

We can provide you with a stand-alone industry leading "All Risk" policy protecting you against employment tort. The policy includes punitive damages up to the policy limits, covers all employee types and includes prior acts options. The package includes Risk Management Features at no extra charge which include an EPL Hotline staffed by employment practices attorneys and Human Resource hand book services available at no extra cost. For more information regarding an Employment Practice Liability package please contact.....

Your Associate Broker at Dan Lawrie Insurance Brokers Ltd. (905) 525-7259 or 1-800-661-1518



Extensions of Benefits for Disabled Employees

Some health care plans include a provision for continuation of coverage for a disabled employee for a period of time if premium continues to be paid. If the plan does not include such a provision, employers should set a policy for extending benefits to disabled employees. This policy should be pre approved by the insurer to avoid disputes at time of claim.

Life Insurance Conversion Privilege

Group Life insurance policies carry a provision that allows terminated employees access to an individual life insurance policy. This policy is offered as long as coverage is applied for within 31 days of termination of the group insurance benefit.

Employers must make employees aware of the conversion privilege on employment termination. Failure to do so could result in significant legal and financial liability.

Individual health, dental and disability plans are also available in the marketplace. Although not an insurance requirement, employers are encouraged to make terminated employees aware of this availability.

For more information on this issue or others, Contact our Group Benefits Department Dan Lawrie Insurance Brokers Ltd. (905) 525-7259 or 1-800-661-1518

Agility Recovery Solutions



Only one thing is more devastating than a prolonged business interruption. **Ignoring it!!!** Disasters happen! How would your Business Survive?

Agility Recovery Solutions is a former division of GE with 17 years of disaster recovery experience. Agility has a 100% success rate, including 40 recoveries in the wake of the 2005 hurricane season. View the [Agility Interactive Brochure](#). **It's worth the time.**

Information to attend a **Web Seminar** from the convenience of your office can be obtained by

contacting:

Linda Robertson at Dan Lawrie Insurance Brokers Ltd. at: lrobertson@danlawrie.com or by phone (905)525-7259 or 1-800-661-1518

HOW CAN WE HELP YOU TODAY!

Phone: (905) 525-7259 or 1-800-661- 1518

Dan Lawrie Insurance Brokers Ltd

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phone: 905-388-2887

web: <http://www.danlawrie.com>

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