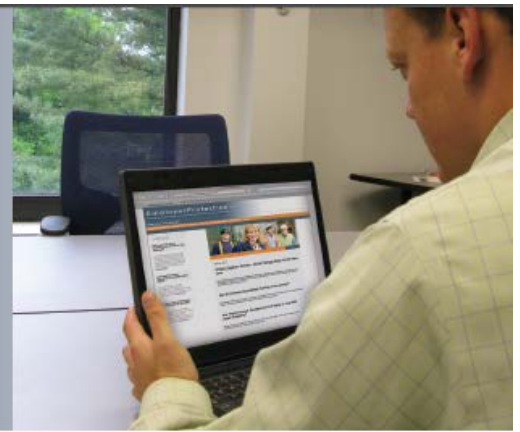


Use EmployerProtection.net

Arm Yourself Against Employee Accusations



Small Businesses Lack Basic Protections.

For employers, the workplace is a minefield of risks. The number of employee accusations and charges employers' face has grown dramatically in recent years. New laws have come into play. More are pending. And your exposure begins before you even hire an employee.

A recent survey of small business owners showed that most of them worry about employee claims. Yet many small businesses have few, if any, protections in place to avoid or minimize their risk. Without human resources professionals or legal counsel on staff, they often go without the policies and procedures that can make all the difference.

Find Help Fast At PioneerSpecialty.EmployerProtection.net.

Now, you can find the resources you need at **PioneerSpecialty.EmployerProtection.net**. Special access to this easy-to-use website comes with our Employment Practices Liability coverage.

While your coverage helps protect you when an employee claim is filed, the tools at **PioneerSpecialty.EmployerProtection.net** help you prevent employee harassment and discrimination claims. Plus using these tools gives you proof of compliance to prepare a better defense if a claim is ever filed against you.



The website simplifies the often complex requirements employers must meet. With an employee handbook, sample forms, training modules and other tools,

PioneerSpecialty.EmployerProtection.net makes it easy for you to quickly implement a program that provides employees with clear, consistent guidelines and you with peace of mind.

Get Comprehensive, Current Content

PioneerSpecialty.EmployerProtection.net is updated regularly to include new legal requirements, best practices and topical information. Content provides a range of materials no small business owner should be without.

- A Model Employee Handbook including
 - Sexual harassment policies
 - Employment-at-will statement
 - Progressive discipline procedures
 - Workplace rules and prohibitions
- Best employment practices checklist
- Model forms and policies, including
 - Employment application
 - Performance review
 - At-will notice
 - Many others topics and situations
- Library of employment related articles
- Web-based training modules to
 - Prevent Sexual Harassment
 - Prevent Discrimination
 - Prevent Wrongful Termination
 - Promote Ethical Behavior

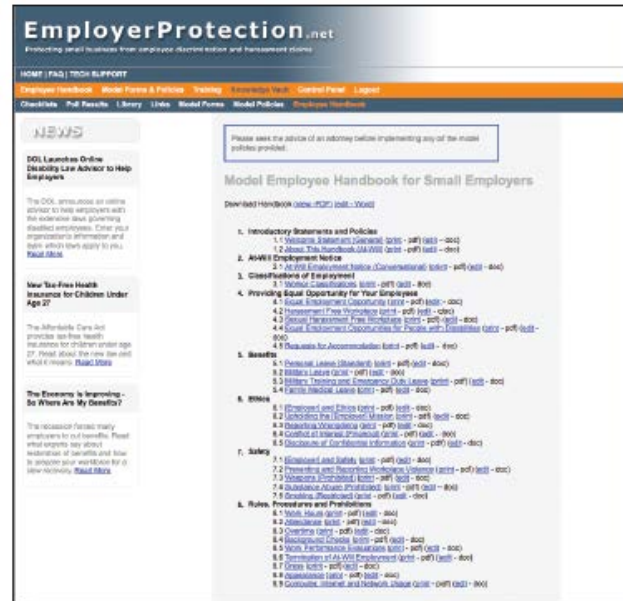
A Control Panel allows you to register users you select, approve users who self-register and track individuals' training progress and site use.

Your Protection Against Conflict and Claims

Today, you can't afford not to protect yourself from employee accusations and claims. The risks and stakes are too high. And, for you, the solution is simple.

Use the materials at **PioneerSpecialty.EmployerProtection.net**. Give employees clear rules and procedures. Give your managers tools and training to treat employees fairly and consistently. And give yourself the proof of compliance and good faith efforts you'll need if an employee makes a claim.

If you're like most small business owners, you're already worried about employee lawsuits. Go to **PioneerSpecialty.EmployerProtection.net**. Get help. Get protection. And get a better night's sleep.



FROM HIRING TO FIRING – RISKS AT EVERY STAGE

Before Hiring

Your risks begin the moment a candidate applies for a job. Without a thorough written application, you have no proof of treating candidates consistently. Use an application form to get that proof and each applicant's:

- Acknowledgement of at-will employment (giving you the right to end employment)
- Representation that their resume is truthful
- Permission to check credit and other background.

During employment

There are federal, state and local rules and laws employers and employees must follow in every workplace. Most states require them to be in writing. Use an employee handbook to explain your policies and procedures regarding:

- At-will employment

- Family Medical Leave
- Equal Employment Opportunity
- Employing people with disabilities
- Sexual and other harassment
- Reporting and resolving problems
- Pay schedules
- Paid sick days and vacations
- Workers' compensation
- And others

State and local laws requiring sexual harassment training vary. Provide training for all employees regarding harassment and discrimination to reduce your liability.

Termination

Performance-based terminations and lay-offs can trigger claims of unfair **treatment**. Use regular, written performance appraisals to reduce your risk for performance-based actions.