

Risk Management PLUS+ OnlineSM is the next generation of risk management services, and now it's even better

With employment litigation on the rise and the law constantly changing, it is a daunting task for even the most diligent employer to keep its policies, procedures and training materials current. Today's conventional wisdom can easily become obsolete in light of tomorrow's court decisions. Risk Management PLUS+ Online is the next generation of risk management services. Delivered via a dynamic web-based platform, Risk Management PLUS+ Online provides employers with a comprehensive set of tools to decrease exposure to employment suits. Accessing these tools through the Internet means that you will be using the most up-to-date materials available.

New exclusive training materials on employee terminations

Among employment issues, employers are most concerned about employee terminations. The catalyst for employment litigation is often the termination of an employee. How an employer handles the termination of an employee is critical in avoiding costly litigation.

In response to feedback from Risk Management PLUS+ Online users, Travelers Bond & Financial Products has developed an exclusive interactive training module on employee terminations. The module is designed for managers and supervisors and covers a wide range of issues including employment at will, implied contracts and wrongful termination for discriminatory or retaliatory reasons.

Other features of Risk Management PLUS+ Online

- **Sexual harassment training.** Unlimited access to interactive training on sexual harassment allows you to train all employees on this sensitive issue and set up affirmative defenses to sexual harassment claims outlined by the U.S. Supreme Court.
- **Web-based training.** Risk Management PLUS+ Online includes online training on a variety of employment issues including discrimination, Americans with Disabilities Act (ADA), and retaliation.
- **Weekly training bulletins.** Bulletins on current employment issues are emailed directly to your human resources personnel and any other managers that you designate.
- **Searchable databases.** Risk Management PLUS+ Online includes a searchable database of articles written by employment experts as well as real scenarios employers have actually faced that are an invaluable research tool.
- **Unlimited access to employment attorneys.** From reviewing the proper steps for a sexual harassment investigation to discussing issues to be considered in making employment decisions, Jackson Lewis attorneys are available to assist you.
- **Sample employment policies and forms.** Internet delivery of sample policies and forms offers the distinct advantage over desk references by being quickly updated in response to changes in the law.
- **Employment practices self audit.** Take advantage of this feature to evaluate your current approach to employment issues.

RISK MANAGEMENT PLUS+ ONLINESM FOR EMPLOYMENT PRACTICES

EMPLOYMENT PRACTICES LOSS PREVENTION

Risk Management PLUS+ OnlineSM for Employment Practices is included at no additional cost with the purchase of one of the following products from Travelers Bond & Financial Products:

- **Employment Practices Liability PLUS+[®]**
Coverage for defense costs and damages involving allegations of Wrongful Termination, Discrimination, and Sexual or Workplace Harassment derived from the employer-employee relationship.
- **Private Company Directors and Officers Liability PLUS+SM**
Coverage for defense costs and damages resulting from wrongful act allegations and lawsuits that an organization must pay to indemnify directors and officers as well as costs resulting from the organization's direct liability.
- **Non-Profit Management and Organization Liability Insurance**
Combines employment practices liability and directors and officers liability insurance into one policy for Non-Profit Organizations.
- **Healthcare Directors and Officers Protection PLUS+SM Program**
Provides a combined employment practices liability and directors and officers liability policy to Non-Profit and For-Profit Healthcare Organizations.
- **Wrap+SM for Private Companies and Non-Profit Organizations**
A state-of-the-art, modular executive liability and crime policy designed to respond to a variety of customer needs by providing the maximum flexibility of multiple liability and crime coverages including employment practices liability, directors and officers liability, and fiduciary liability.



Travelers Casualty and Surety
Company of America and its
property casualty affiliates
One Tower Square
Hartford, CT 06138

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.