

## All Risks and Everest Insurance® companies – Adding Value to HR Risk Management

Everest Insurance® companies provides valuable risk management and loss control services for its policyholders.

### How much value is available?



### Employers will be personally introduced to the following benefits:

- The employment law attorneys' advice is confidential and documented no later than the end of the next business day. The attorneys provide state-level distinctions to questions and address over 50 different HR Risk Management and employment law issues including daily policy-related or complicated personnel-specific inquiries.
- Use of the valuable content is unlimited and users will not be up-sold on additional products or services.

### What do policyholders say about the service?

“

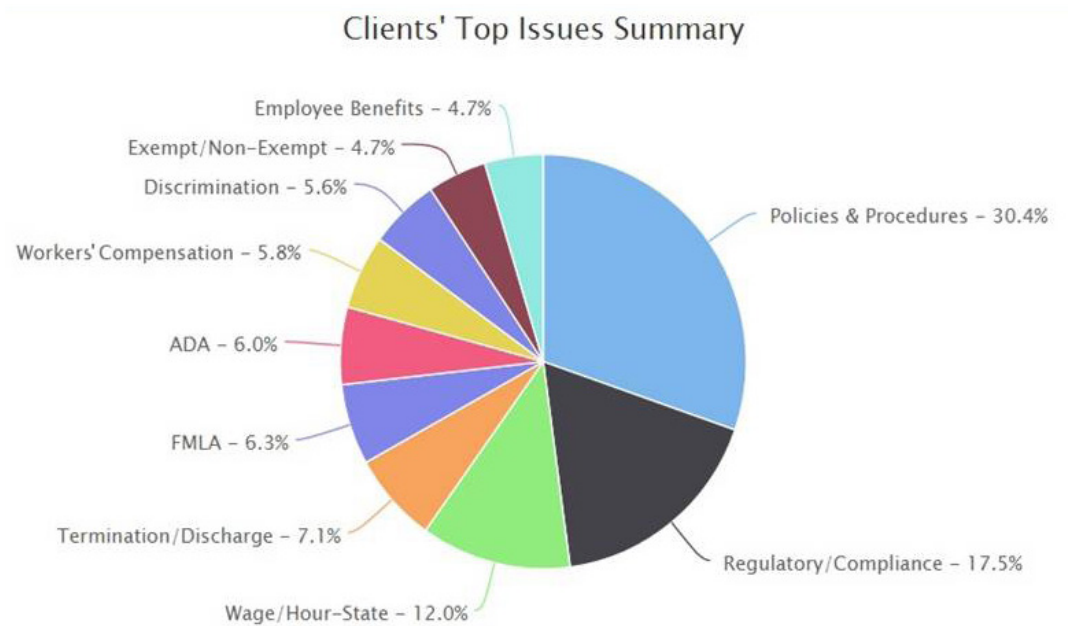
It is really hard to put a value on this service! The ability to ask attorneys questions is really a value-added resource. It definitely is a lifeline.

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**For access to HR Risk Management,  
complete the form and return to [EverHRHelp@allrisks.com](mailto:EverHRHelp@allrisks.com).**

## Everest policyholders enrolled in the HR Risk Management service are seeing value.

Employment law attorneys address questions beyond insurance and can save employers thousands of dollars annually by helping them avoid potential losses. Below are the Top 10 Issues asked by employers and actual questions that could have lead to increased exposure to liability.



- “We have an employee that has missed a lot of work this past year, using up all his accrued sick and vacation time. He tells us it is to care for his spouse. We do not have any record of his spouse’s medical condition(s). His manager has notified us that it is really hard to get anything done in his department because this employee is constantly missing work. Is it possible for us to ask for a note from his spouse’s doctor letting us know she’ll need someone to care for her at all times? And also, are there any laws/regulations that prevent us from terminating this employee?”
- “How long am I obligated to keep a department manager position available to someone out on a Workers’ Compensation claim? When they return to work, am I obligated to have the same position job title or just something with a comparable salary?”
- “We have an employee that we suspect is smoking marijuana at a warehouse where he is supposed to be a supervisor. We did not see him smoking, but smelled the odor near where he was and on him. We have a drug testing policy in place for new hires and post-accident, but we do not practice random drug tests. Are we within our rights to send him for a drug test if we smell it on him? If he refuses a drug test, can he be dismissed?”
- “An employee who is on FMLA for her own illness, was seen working at another facility. Can we confirm this and confront her? Is this a violation of FMLA and grounds for termination?”

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Your purchase/renewal of insurance with Everest Insurance® companies includes access to HR Risk Management services, including employment law advice.

## **Sign Up to receive the following valuable services:**

### **Access to:**

- Toll-Free and Online HR Risk Management Services
- Online Unlawful Harassment Training
- A State-Specific Employee Handbook Builder
- Monthly HR Express Updates & Alerts

### **Talk to the Experts:**

- Recruitment, Hiring, Retention, Discharge
- Discrimination and Harassment
- Safety/OSHA
- Employee Privacy/HIPPA
- Drug Testing and Background Checks

Employment law attorneys are available to answer your organization's specific questions from hiring and termination situations, to FMLA, ADA, exempt/non-exempt classifications, harassment, discrimination and more. You can call and email these attorneys with questions as often as necessary throughout your policy period, and access state-of-the-art online HR Risk Management resources all at no additional cost to you!

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## HR Risk Management ENROLLMENT FORM

### Reminder to SIGN UP NOW!

#### EVEREST POLICYHOLDERS - PLEASE CHECK ONE

- Sign Me Up!** This is my first subscription since the program has been offered – please provide me with access at no additional cost.
- Renew My Subscription.** I'm already a subscriber and want to continue my access to these valuable resources.
- I'm Unsure.** Please have a representative contact me to review benefits.

### Please Fill Out Required Information:

#### \*REQUIRED

Policyholder Name\*: \_\_\_\_\_

Policy #\*: \_\_\_\_\_

Contact Name\*: \_\_\_\_\_

Contact Email\*: \_\_\_\_\_

Contact Phone\*: \_\_\_\_\_

Broker Name: All Risks, Ltd.