

# FREEDOM

## FROM WORRY

...WITH THE RIGHT GENERAL LIABILITY INSURANCE

**RISK #2**  
**LIABILITY**  
**LAWSUITS**



**McGrath**  
INSURANCE GROUP, INC.

[WWW.MCGRATHINSURANCE.COM](http://WWW.MCGRATHINSURANCE.COM) 800.342.3859 STURBRIDGE NORTH BROOKFIELD



## Are You Putting Your Business At Risk?

### RISK #2: LIABILITY LAWSUITS

#### You Can Be Sued For Your Employees' Actions

**B**usinesses today can be sued for almost any reason. A decision not to hire a job candidate. An injury to an employee. Even an offhand comment that can be interpreted as sexual harassment.

You can even be sued for an employee's actions.

Liability insurance can protect your business from such lawsuits, but only if you have the right coverage. Your general liability policy may exclude important provisions or it may not be consistent with indemnification provisions in your sales agreements, purchase orders or other documents.

You may also be lacking important coverage, such as employment practices liability insurance, or directors and officers liability insurance.

Loss prevention and controls are also important. Do you have written policies for hiring and firing employees? For training, performance reviews and discipline? How consistent are you in following these policies? What are you doing to keep your buildings safe? How are you ensuring that all employees act responsibly?

To find out how McGrath Insurance can help protect your company from liability claims, contact us today at: **800.342.3859 (toll free)** or **sfoucher@mcgrathinsurance.com**. Make an appointment and we'll provide you with our free white paper on risk management, "Are You Putting Your Business at Risk?"

Sincerely,

Richard A. McGrath, CIC, LIA  
President and CEO

P.S. You can also download our risk management white paper by visiting our Web site at **www.mcgrathinsurance.com**.

**McGrath**  
INSURANCE GROUP, INC.  
FREEDOM FROM WORRY

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“Why risk it?”