



Human Resources  
Professionals  
Association

## Introducing **EZ HR**:

# HUMAN RESOURCES ASSISTANCE FOR SMALL BUSINESS

**HRHOTLINE: Fast HR answers via phone | HRtools Resources | Employment Practices Liability Insurance**

EZ HR is a subscription-based small business Human Resources information service and Employment Practices Liability insurance product that provides the workplace/people management know-how, resources and tools necessary to manage the people-side of your business, comply with employment law, get the most from your team, and protect your business against employment-related legal action.

From only \$595 per year\*, EZ HR provides:

1. **HR Hotline: Fast HR answers via phone/email from a Certified Human Resources Leader (CHRL, formerly CHRP)**
2. **Custom HR research: On-demand HR information including salary surveys, ready-to-use HR policies, forms and document templates (i.e. employment offer letters) and labour statistics**
3. **Online self-serve HR knowledgebase: 24/7 access to small business HR information (employment law, health & safety, training & development, compensation, recruiting + more)**
4. **Up to \$1 million per claim annual insurance coverage against employee litigation**

Number of Subscriber's Employees	From
1-15	\$595
16-49	\$745



### Protect your Business with HRPAs EZ HR Employment Practices Liability Insurance Program

Qualifying EZ HR subscribers enjoy Employment Practices Liability insurance to protect their business against employment-or discrimination-related litigation that could cost tens of thousands of dollars or more.

Key EPL insurance policy features include:

- \$1,000,000 limit per claim with an aggregate policy limit of \$1,000,000
- Covers Monetary and Non-Monetary Relief Claims
- Enhanced Coverage for 1st party (Employee) and 3rd Party (Client/Customer) Claims
- Discrimination
- Wrongful Dismissal
- Harassment
- Wrongful Demotion/Failure to Promote
- Refusal to Employ
- Defamation



EZ HR is a small business human resources information service of the Human Resources Professionals Association (HRPA)—Canada's largest HR association and the regulator of the HR profession in Ontario. [www.hrpa.ca](http://www.hrpa.ca)

**For more information on HRPAs EZ HR, please visit [HRPA.ca/EZHR](http://HRPA.ca/EZHR)**

\*For organizations up to 25 employees. Rates slightly higher for small businesses with more than 25 employees.

## People are a small business' greatest competitive advantage.

Get the most from your staff with EZ HR, an affordable, self-serve Human Resources subscription service that provides practical advice and solutions to help you deal with day-to-day HR and employment issues

**HR Hotline: fast HR answers via phone | HR tools/resources | Employment Practices Liability Insurance**

### Human Resources Services

EZ HR subscribers receive access to small business-focused HR information, tools and resources plus quick answers to HR questions from Certified Human Resources Leader (CHRL) members of the Human Resources Professionals Association (HRPA)—Canada's largest HR association.

- HR Hotline: Fast Human Resources answers via phone/email from Certified Human Resources Leaders (CHRL)
- Custom HR information & research services provide up-to-date HR information including:
  - Salary surveys and labour statistics
  - HR policies
  - Document templates specific to Ontario
  - Checklists
  - Best practices

### Employment Practices Liability Insurance Program

Protect your business against employment-related litigation—up to \$1 million per claim

Qualifying EZ HR subscribers receive an HRPA-endorsed Employment Practices Liability Insurance (EPLI) policy specifically designed to offer unparalleled protection in the event of employment- or discrimination-related litigation against you or your firm. Key EPL insurance policy features include:

- Covers Monetary and Non-Monetary Relief Claims
- Enhanced Coverage for 1st party (Employee) and 3rd Party (Client/Customer) Claims
- Discrimination
- Wrongful Dismissal
- Harassment
- Wrongful Demotion / Failure to Promote
- Refusal to Employ
- Defamation

#### TO QUALIFY

- Your business employs less than 25 employees, including the business owner/company directors;
- No claims have been made on behalf of a staff member or third party against you or your business in the past three years;
- No incidents or circumstances have occurred which you believe might give rise to a future claim that would fall within the scope of this insurance offering.
- You do not have any US or foreign employees.

The application process will be very simple for businesses with less than 26 employees. Insurance provider Sovereign will have a one page application with the following questions:

1. Entity name and address;
2. Must be a Canadian domiciled entity;
3. Confirmation that they have no US employees;
4. Confirmation of number of employees;
5. Confirmation that they have not had an Employment Practices related claim and are not aware of any such claims

#### LIMITS OF COVERAGE

Option A: \$250,000 per Claim/\$250,000 Aggregate  
Option B: \$500,000 per Claim/\$500,000 Aggregate  
Option C: \$1,000,000 per claim/\$1,000,000 Aggregate

#### PRICING

Employees	1-15	16-25	Over 25
HR Services <u>plus</u> Insurance Option A: *	\$595	\$745	Call
HR Services <u>plus</u> Insurance Option B: *	\$645	\$795	Call
HR Services <u>plus</u> Insurance Option C: *	\$695	\$845	Call

\* Annual Subscription Fee