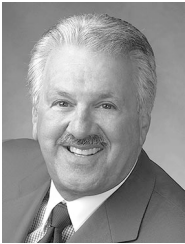


The Professional Insurance **Informer**

Serving the Insurance Needs of Southern New Jersey for Nearly 100 Years



President's Message

Michael Rossi
President

Teenagers as employees

With the cost of college soaring, many teenagers take summer jobs to offset their expenses.

Many of these jobs include driving, which is permissible if the student has a valid driver's license, but the U.S. Dept. of Labor has some restrictions for driving teenage employees:

- Limited to daylight hours.
- The student's license must be valid for the type of driving involved.
- The student must have completed a driver's education course and have no moving violations.
- The vehicle must not exceed 6,000 pounds.
- The employer must instruct the student to wear seatbelts at all times.

In addition, there are some strict prohibitions for teenage employees who drive company vehicles:

- Driving must be occasional and casual to the teenage employees' duties. Driving cannot be more than 1/3 of a single workday or 20% of a workweek.
- The teenage driver is not permitted to tow vehicles.
- No route deliveries or route sales.
- No paid transportation for passengers, property or goods.
- No urgent deliveries (pizza, and other food deliveries).

- No more than three passengers are permitted at any time.
- No trips further than 50 miles.
- Only two trips per day are permitted from the place of employment to a customer for deliveries.

While the bulk of student employee drivers work during the summer, these rules are in effect all year. Violations that lead to accidents can be very costly and may result in problems with the Department of Labor.



When it's raining liability, get an umbrella.

With liability judgments rising every day, purchasing a Commercial Umbrella Policy to protect your company from a large financial judgment is more than just a good idea. It's a necessity.

Since Commercial Umbrella Policies are customized to fit your needs, your Allied Insurance representative will ask you a series of questions to help get the best coverage and price. Some of the questions include:

- **How high are the limits on your general and other liability policies?** Allied Insurance will help you align your policies to give you maximum protection.
- **How will your Umbrella Policy address key issues such as defense coverage?** While your underlying policies provide your primary protection, your Umbrella Policy can be structured to assist when you exceed those limits.
- **How does your Umbrella Policy protect your financial exposure?** While general liability coverages are fairly standardized, your Umbrella Policy is customized to suit your needs. By carefully structuring the Umbrella Policy we can fill any major gaps left by your other coverages.

To schedule an appointment to review your Commercial Liability coverages and to discuss your need for an Umbrella Policy, call your Allied Insurance representative.



Knowledge is the best policy!

Professional Liability Insurance: Learning from history

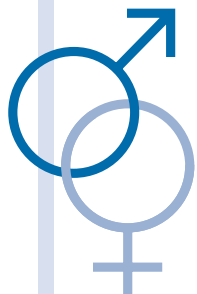
Mistakes happen. Every company makes mistakes at some point. Your recent loss history is an important piece of the puzzle in acquiring Professional Liability insurance. If you have suffered a loss, you should share the details about that loss with your Allied Insurance representative so we can craft the best possible coverage at the best price.

Be prepared to include information like:

- Why the loss occurred.
- What steps you took to prevent the loss before it happened.
- What changes you have made since the loss occurred to prevent it from happening again.

Professional Liability (Errors and Omissions) coverage is vital for every business because it insures not only your mistakes, but also the mistakes of the employees and independent contractors you hire. A company without Professional Liability insurance is like a doctor without malpractice insurance — the cost of defending a claim could financially damage the company beyond repair.

Allied Insurance Services is Cumberland County's leading resources for Professional Liability insurance policies and advice. For more information on how we can help defend your company, contact your Allied Insurance representative.



Minimize employment discrimination woes with Employment Practices Liability coverage

According to the Equal Opportunity Employment Commission (EEOC), the number of claims from employment practices continues to multiply, with more than 81,000 in 2003 alone, costing employers nearly \$385 million. And the numbers are rising. A recent telephone poll found that almost 31% of all female workers and 7% of male workers claimed to have been the object of sexual harassment at work.

EEOC claims pose a serious threat to your business. Statistics show that any type of company is susceptible to EEOC claims, and even if you are successful in defending yourself, legal fees and other costs can be crippling to your organization.

One way to protect yourself is to purchase an Employment Practices Liability Insurance policy (EPLI). EPLI helps cover the cost of defending your company from EEOC claims for:

- Sexual harassment
- Wrongful Termination
- Discrimination
- Statute Violation
- Negligent Hiring
- Negligent Supervision
- Negligent Promotion
- Negligent Retention
- Disabilities
- Breach of Contract
- Loss of Consortium
- Emotional Distress
- Invasion of Privacy
- Drug Testing
- Mental Anguish
- Libel
- Slander

Let us know what you think of our newsletter. Tell us about specific insurance topics you would like to see. Ask for Melissa Comparri.

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For more information about acquiring an EPLI policy for your company, call your Allied Insurance representative.