



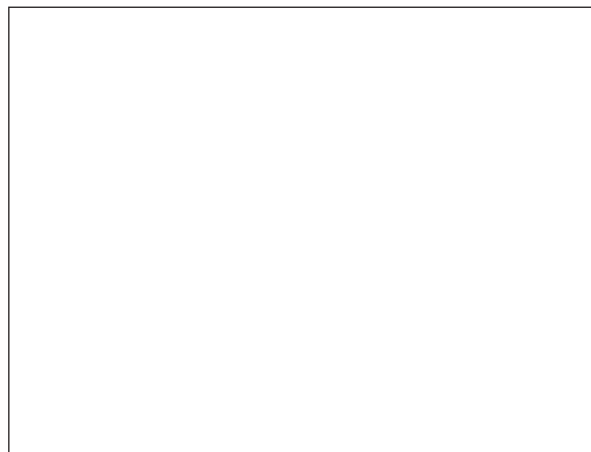
Employment Practices Helpline and Loss Prevention



UNITED STATES LIABILITY INSURANCE GROUP
A BERKSHIRE HATHAWAY COMPANY

COMMITTED TO MAKING A DIFFERENCE

UNITED STATES LIABILITY INSURANCE COMPANY
U.S. UNDERWRITERS INSURANCE COMPANY
MT. VERNON FIRE INSURANCE COMPANY
www.usli.com



EMPLOYMENT PRACTICES HELP LINE and Loss Prevention

FREE EMPLOYMENT PRACTICES LIABILITY (EPLI) HELPLINE

United States Liability Insurance Group (USLI) has contracted with PeopleSystems® to provide a Human Resource Help Line free of charge for applicants who purchase an EPLI, Corporate Directors & Officers with EPLI or Medical Providers EPLI policy. The PeopleSystems® Help Line provides toll-free consultation with a team of Human Resource specialists trained to help Principals and Managers respond effectively to their unique personnel issues such as:

- ▶ Wage & Hour regulations
- ▶ Human Rights
- ▶ Sexual Harassment & Discrimination
- ▶ Personnel Policies & Practices
- ▶ Corrective Discipline, Suspension, Termination & Warnings
- ▶ Employment laws including but not limited to: The Americans with Disabilities Act, The Family Medical Leave Act, COBRA & The Fair Labor Standards Act



ONLINE SEXUAL HARASSMENT PREVENTION TRAINING

In addition, policyholders now have access to an Online Sexual Harassment Prevention Training program at a 50% discount to PeopleSystems® standard rates!

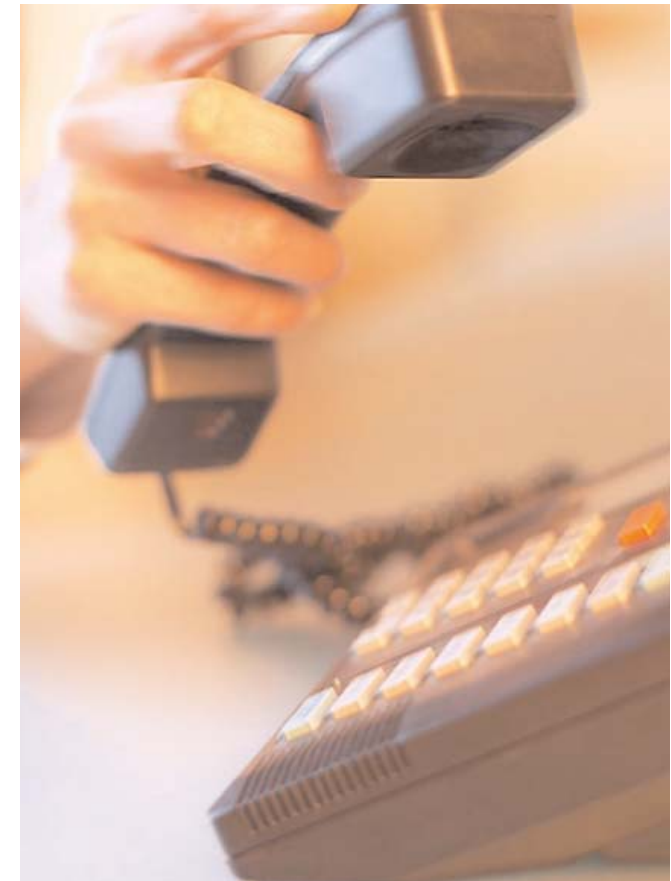


The PeopleSystems® Online Sexual Harassment Prevention Training program satisfies current state mandated training requirements.

- ▶ Currently, California, Connecticut and Maine mandate training which includes what is to be covered and how long an employee must undergo training. Additional states are likely to follow.
- ▶ With the PeopleSystems® program, employers can view the demo at no charge and enroll their managers and/or employees at \$15 per person. Each employee can participate in the program on an individual basis at a time convenient for them
- ▶ This program provides training options for both managers and employees including:
 - What everyone needs to know about discriminatory harassment
 - How to avoid creating a hostile work environment
 - What to do if an employee lodges a harassment complaint
 - Guidelines for investigating such a complaint

PEOPLESYSTEMS® BACKGROUND

PeopleSystems® specializes in providing cost effective personnel support service designed to protect the employer's interest. For more than twenty years PeopleSystems® has provided practical solutions to personnel issues. PeopleSystems® earned an enviable reputation for quality services. The PeopleSystems® family of services are cost effective and help maximize a firm's most valuable asset - its people. PeopleSystems® provides other human resource services at an additional cost which are not sponsored by USLI and include but are not limited to: Unemployment Cost Control, Management Seminars and Payroll & Tax reporting.



Use of the Help Line is not considered notice of a claim or potential claim as required under your policy.