

Your Local Source

ESTABLISHED IN 1856,

Chalmers Insurance Group is a multi-line provider of competitive insurance solutions for our clients' diverse needs.

We are one of the oldest insurance agencies in Western Maine and Northern New Hampshire, serving over 22,000 individuals and families and 12,000 businesses in Northern New England.

OUR PHILOSOPHY

We provide professional insurance consultation by well-trained, licensed agents who live in and are active within our communities.

We are committed to our motto:
“A Satisfied Customer is Our First Consideration.”

Our high level, personalized service focuses on both the quality and cost of insurance protection. We have a strong, long-term partnership with the finest regional insurers available, all of which have the ability to pay claims quickly and fairly in the event of a loss. Chalmers Insurance Group is a firm of caring and conscientious professionals on whom our customers can depend. Our primary objectives are to be honest and fair in all our dealings and to share our knowledge of coverages so that our customers can make informed decisions. We strive to maintain a high standard of excellence in all that we do, and to establish a relationship of mutual trust with each of our customers.

LOCATIONS

CE Carll Agency
Gorham, ME 04038
207-839-3371

Standish, ME 04084
207-642-2222

Chalmers Insurance Agency
Bridgton, ME 04084
207-647-3311

Harrison Insurance Agency
Bridgton, ME 04009
207-583-2222

Lovejoy & Wadsworth Ins. Agency
Parsonsfield, ME 04047
207-625-3262

Ossipee Insurance Agency
Center Ossipee, NH 03814
603-539-7444

Palmer & Pike Conway Dahl
North Conway, NH 03860-2480
603-356-6926

Pike Insurance Agency
Fryeburg, ME 04037
207-935-2021



www.chalmers-ins.com



Employment Practices Liability Insurance

Your Best Defense Against Work-Related Lawsuits



Claims Scenarios:

\$900,000 awarded to a female employee in response to a claim that her supervisor sexually harassed her and others and that she was retaliated against when she complained.

\$375,000 judgment awarded to an individual after his employer refused to grant a 12 week leave guaranteed under the Family Leave Act of 1993.

\$58,200 awarded to a female claimant who alleged that she was discharged from her employer based on her pregnancy-related disability.



Employment Practices Liability Insurance:

Your Best Defense Against Work-Related Lawsuits

Employment Practices Liability Insurance or EPLI protects business owners against claims by employees or ex-employees that their legal rights have been violated. Employment-related risks are among the most potentially damaging exposures a business can face, and include:

- Discrimination (sex, age, religion, disability, etc)
- Harassment
- Wrongful termination
- Breach of Employment Contract
- Negligent Evaluation
- Wrongful Discipline
- Wrongful Infliction of Emotional Distress
- Libel/Slander
- Invasion of Privacy
- Retaliation

Workplace-related legal actions are likely not covered by your General Liability or Workers Compensation policies. Employers of all sizes face potential damage from employment practices lawsuits, which cannot only result in financial disaster, but also irreparable injury to reputation and image.

In a treacherous business climate, Employment Practices Liability Insurance is a must. EPLI provides coverage for discrimination and harassment actions and other State and Federal employment – related claims. Our programs are designed to accommodate your wide range of special insurance needs, including:

- **LIMITS UP TO \$1M**
- **COST OF DEFENSE**
- **BROAD RANGE OF DEDUCTIBLE OPTIONS**
- **FREE ACCESS TO HR SERVICES AND CONSULTATION**

Do not take lightly the importance of your EPLI - Employment Practices Liability Insurance. Too many businesses and companies do not consider it until there is a loss which may be catastrophic for any business.

Source: Rockwood Programs

Call the **“Local Source”** for EPLI today for a no obligation review of your needs and no-obligation quote.

www.chalmers-ins.com

