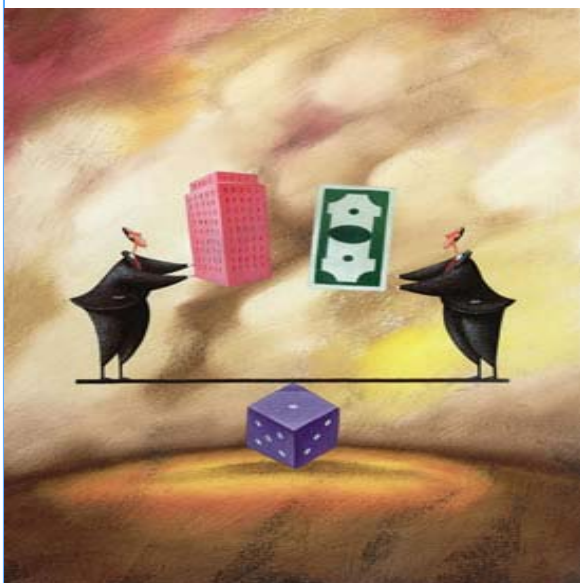


September 2014



Insurors of Texas

225 South Fifth Street
Waco, TX 76701
Phone: 254-759-3701
Fax: 254-750-8135
www.insurors.com

Remodeled Break Rooms Can Boost Efficiency & Lower Stress

Redesigning your facility's staff lounge areas may be the key to more efficient, relaxed employees, according to *Healthcare Design Magazine*. What was once merely an afterthought - designing effective break room -- has now become an integral part of the building process.

Shoot for more of a business-class airport lounge aesthetic rather than a dingy break room -- plush seating, warm colors, adjustable lighting and soft surfaces. Staff lounge areas should feel like a haven....removed enough to offer privacy, yet close enough to enable quick response.

The Staggering Costs of a Product Recall



A product recall has many associated expenses that could devastate your company's finances. The cost of locating, collecting, disposing of and replacing the recalled product can cost millions of dollars.

In a recent survey conducted by the professional services firm, Ernst & Young, 77% of the companies that experienced a product recall in the past five years estimated the financial impact to be up to \$30 million for just one company's recall - more than enough to completely devastate even a large company.

A product recall policy can help cover the potentially shattering costs of a product recall. Contact Insurors of Texas today to learn more about product recall coverage. If you already have an existing policy, review it to be sure you are properly protected.

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New Job Discrimination Guidelines for Pregnant Workers

The Equal Employment Opportunity Commission (EEOC) issued new guidelines on the treatment of pregnant employees under the Pregnancy Discrimination Act (PDA) and Americans with Disabilities Act (ADA).

The guidance clarifies that the PDA prohibits discrimination based not only on an employee's current pregnancy, but also on past pregnancies and an employee's potential or intention to become pregnant in the future. It also states that a covered employer (an employer with 15 or more employees) must treat women affected by pregnancy, childbirth or related medical conditions in the same manner as other applicants or employees who are similar in their ability or inability to work.

The new guidelines also focus on light duty requirements for employers. Employers must provide light duty, alternative assignments, disability leave or unpaid leave to pregnant workers if other employees who are similar in their ability or inability to work are offered these benefits as well.

These guidelines are in effect as of July 14, 2014, and can be read in full at www.eeoc.gov/laws/guidance/pregnancy_guidance.cfm.

Need assistance?



Contact [Insurors of Texas](#) for all of your insurance and bonding needs. We have specialist in each field -- personal insurance, business insurance, bonding, and retirement planning.

Commercial Insurance & Bonds: Jackie De La Fuente
254-759-3836 or jdela Fuente@insurorsoftexas.com

Medicare Supplementals & Individual Health Insurance: Dannie Whatley
254-759-818 or dwhatley@insurorsoftexas.com

Personal Insurance: Kim Howard
254-759-3828 or khoward@insurorsoftexas.com

Employee Benefits: Melissa Regan
254-759-3826 or mregan@insurorsoftexas.com

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254-759-3713 or bbachik@insurorsoftexas.com

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Insurors of Texas | 225 South Fifth Street | P.O. Box 2683 | Waco | TX | 76702