

May 2015



# Insurors of Texas

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## Good Job Descriptions

As the warmer months arrive, human resources (HR) departments often have more time to tackle other projects. This summer, consider reviewing your job descriptions - making sure they are updated and accurately reflect the positions they are tied to.

Having an up-to-date, accurate job description is extremely important. The job description is the basis for many important employment decisions, including necessary qualifications for new hires, compensation levels and the expectations that an employee's performance will be measured against. In addition, a job description can become an employer's defense against a claim of alleged disability discrimination under the Americans with Disabilities Act (ADA).

The ADA requires employers with 15 or more employees to provide reasonable accommodations to qualified individuals with disabilities so they are able to perform the essential functions of the position. An ADA-compliant job description should describe what the essential job functions are. An employee or applicant who cannot perform an essential job function with or without a reasonable accommodation is not considered a qualified individual. However, listing everything as an essential function may weaken an employer's case if challenged in court.

Job descriptions also come into play for training and development, coaching and discipline situations, and return to work programs. \

Remember, an organization's job description review should not be done solely by HR. Rather, HR should work with the managers who know what they need from the positions that report to them. HR should ensure managers understand the importance of identifying the essential job functions and facilitate best practices.

## Tailoring A Cyber Policy To Your Business



Cyber insurance coverage is a relative newcomer to the insurance market, which can present some challenges for both businesses and insurers. With the breakneck pace of technological evolution and increasing pressures to

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digitize data, most businesses are already vulnerable. The best ways to protect yourself and your business is to conduct a risk assessment and identify any gaps in your coverages. Here are a few things work looking for:

- **Understand the coverage that you have, and the coverage you don't.** Many people might make the mistake of assuming that a commercial general liability (CGL) policy covers losses in the event of a cyber attack. Most CGL policies exclude electronic data.
- **Understand your company's specific needs.** Companies vary in their use of and dependence on data. For instance, customer data hold by financial or health care businesses is comparatively more valuable to criminals. Online merchants may suffer greater losses as the result of an attack that crashes a website or interrupts service.
- **Consider retroactive coverage.** Cyber breaches often go undetected for a long time. As a result, a policy that only offers coverage to the date of inception might leave you vulnerable to a cyber attack that hasn't been discovered.

The best way to determine your specific risks and liabilities is to talk to an expert. Call us today at 254-759-3701 to identify your risks and tailor a cyber policy to fit your specific needs.

## The Importance of Indoor Air Quality

Air quality has increasingly become a concern for business owners, due to the fact that indoor air quality (IAQ) has a direct impact on the health, comfort, well-being and productivity of employees. Poor IAQ can cause chronic headaches, allergies, fatigue and irritation of the lungs, among other symptoms. Studies have shown that when businesses improve indoor air quality, they can also increase productivity and decrease the number of days that employees miss work.

If you are worried about the IAQ at your workplace, watch out for these symptoms:

- Dryness or irritation of the eyes, nose, throat and lungs
- Shortness of breath
- Fatigue
- Nausea
- Headaches
- Dizziness
- Chronic coughing and sneezing
- Allergies

### 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.

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