

JS HR Support Limited

Why do I Need Employment Law Protection cover?

Your Company's Risks

We live in a society with an ever-increasing litigious awareness.

As a business, you are responsible for the actions of your directors, senior staff and employees.

Employment Claims

This is by far the most common type of management liability claim, including claims for unfair dismissal and sexual, racial, gender or age harassment or discrimination. Following the abolition of tribunal fees in July 2017, there has been a sharp rise in tribunal claims. In the quarter April 2018 to June 2018 single claim cases rose by 165% compared to the same period in the previous year. With an average cost of £20,000, such claims can be extremely financially damaging as well as draining management resources and potentially damaging to your company's reputation.

A Question to ask Yourself - Do I know the fundamental difference between Legal Expenses and Employment Law Protection (ELP)?

There are a number of benefits with ELP over Legal Expenses, but the most fundamental differences are that with Legal Expenses you will have the following restrictions:

- 51% Prospect of Success Clause - (Insurers will only respond if there is a 51% or more chance of defending the claim)
- Advice Warranty - Legal expenses insurers will usually deny liability if their legal advice is not sought at the outset and followed

With the Employment Law Protection cover we are offering, neither of these restrictions will apply.

What is Covered?

- Claims by Employees
- Claims by Others Cover
- Compensation for Court Attendance Cover
- Investigations Costs Cover
- Management Buy Out Cover
- Outside Company Cover

What is Not Covered?

- Claims Outside of the United Kingdom
- Collective Bargaining Agreements
- Contractual Payments
- Deliberate & Dishonest Acts
- Legal Requirements Exclusion
- Non-Compensatory Payments Exclusion
- Pension Rights Exclusion
- Tax Exclusion
- Trade Union Membership Exclusion

(These are only brief headings. A copy of full policy wording, conditions, exclusions and terms is available upon request).



Indemnity Limits Available

- £100,000
- £250,000
- £500,000
- £1,000,000
- £2,000,000
- £5,000,000

The standard £2,500 excess is waived with our facility under the Employment Practices Liability section of the policy and will not need to be paid where you have sought and followed the advice of JS HR Support Limited for any grievance, dispute, disciplinary action, proposed dismissal, redundancy or any other matter that can cause an Employment Practice claim.

Under our facility you can also increase cover for additional benefits by adding:

- Directors' and Officers' Liability
- Company Legal Liability

These include many additional protections and benefits. Please ask for further details.

Who Are the Insurers?

The policy cover is underwritten by AXA Insurance UK plc.

The AXA Group are a global insurer and a noted leader in the field of Management Liability Practices Insurance cover.

