

# HR Law Easy Answers Indemnity Scheme



**redefining / standards**

We offer our clients indemnity against tribunal costs and awards via AXA. This groundbreaking insurance is an 'Employment Practices Liability' policy, designed to allow employers to make the business and employment decisions that are those which make commercial sense for your business. If you are a health & safety client, you can add this cover also.

It is a straight forward scheme; whenever you have any HR or employment law issues, you do just your usual practice; you contact us as your advisors. Then you have a choice; you either take our advice, or not.

What is significant about this particular policy is the **outcome**. If the worst happens and you find yourself facing a tribunal claim, which then is lost by you, your AXA EPL policy will cover you for both any award, and your legal costs. If you chose to take our advice, you will not have to pay any extras. If you chose **not** to take our advice, the policy will still pay the award and costs; in that circumstance, you will simply have to pay an excess fee.

This puts you in charge. If we advise that a dismissal is risky, but you want to go ahead anyway, you may do so **knowing in advance** that the **maximum** you will pay out is the excess fee. The policy is not about giving employers free choice to make reckless decisions; but it does give you the confidence to make decisions that you might have otherwise avoided due to the 'fear of costs element'.

In addition, an important aspect of this policy is that the 'notifiable event' is the receipt of tribunal papers; NOT 'any incident which might give rise to tribunal claims'. So you don't have to worry about whether an issue yesterday which resulted in someone resigning and saying they were bullied! Around 70% of traditional Legal Expenses insurances refuse to cover claims either because they did not receive notification at the right time, or because advice was not taken or followed. This policy removes that threat and again, gives you the ability to make informed, responsible and allows you to make a *commercial* decisions that are right for your business.

## Sounds too good to be true?

Well, it gets even better. The premiums start from just £300 per annum, based on a company with an annual turnover of up to £1 million. You can choose a level of policy that pays out up to £250,000 for any one award (including costs), or up to £2 million. You can even take out the cover with an existing issue, and simply pay a slightly higher premium or agree an excess for that issue.

## Features and benefits

### Directors' and officers' or trustees liability

- Legal costs, awards and settlements for any claim or regulatory action brought against any past, present or future director/trustee, officer or employee.
- Legal costs of representing any director/trustee, officer or employee at an official investigation.
- Automatically gives cover on the same terms for all subsidiary **companies including any subsidiaries bought during** the period of insurance.

scheme, employee benefit scheme or trust fund.

- Claims against directors/trustees for 10 years following retirement during the period of insurance.
- Claims caused by a failed public offering.
- Automatically includes 30 days cover on the same terms following a management buy-out.

## Features and benefits

### Employment practices liability

- Legal costs, awards, and settlements for any employment claims brought against you or any past, present or future director/trustee, officer or employee.
- Legal costs of representing any director/trustee, officer or employee at an official employment investigation.
- Automatically includes all subsidiary companies including any subsidiaries acquired during the period of insurance.
- Claims arising from breaches of TUPE (transfer of undertakings protection of employment) legislation
- Automatically includes 30 days cover on the same terms following a management buy-out.
- Providing you follow all HR Law Easy Answers Advice everything is covered.
- If you fail or don't wish to follow HR Law Easy Answers Advice and a case escalated to tribunal then you wouldn't pay any more than £3,750.00 which is the excess regardless of the claim amount.

## Features and benefits

### Company/charity, clubs and associations legal liability

- Legal costs, awards and settlements for any claim or regulatory action brought against you.
- Legal costs of representing you at an investigation.
- Automatically gives cover on the same terms to all subsidiary companies including any subsidiaries bought during the period of insurance.
- Claims against your business caused by the operation or administration of any pension or employee benefit scheme.
- Cover up to £100,000 for all claims in each period of insurance for loss to your business due to employee dishonesty or third party funds fraud.
- Claims caused by a failed public offering.
- Automatically includes 30 days cover on the same terms following a management buy-out.
- Claims caused by a breach of professional duty (charities, clubs and associations only).
- Loss of paper or electronic documents (charities, clubs and associations only).
- Your damage limitation costs (charities, clubs and associations only).

### What Do You Need To Do Now?

1. You will need to call us on 0845 230 3213 to arrange access to this service.

### The Best Part of All?

You can have all this protection knowing that you continue to receive, no-nonsense, real-world advice from HR Law Easy Answers. AXA have confirmed their confidence in the advice we give by

naming us as Approved Advisors, and we are now able to use that to offer you what we consider to be a refreshing and brilliant policy that leaves other indemnities in its wake.

AXA EPL policy is provided by AXA via a broker; HR Law Easy Answers does not provide the cover directly, nor guarantee acceptance for the cover. Terms and Conditions apply, which will be given on application. Please be reassured that HR Law Easy Answers receives no payment, commission, or any other benefits from recommending this product.