



NWBIB
Insurance Brokers

EMPLOYMENT LAW INSURANCE

Does it work for your business?

Finding legal expenses insurance which really works for you is extremely difficult. Most Employment Law insurance policies have too many 'get out' clauses which mean:

- You are not covered when trying to claim – probably because you have failed to follow some simple protocols
- You are advised by your insurer that your prospect of success is poor so they will not indemnify you!
- If cover is in place, and could respond, you are forced to use a lawyer not of your choice

Such disappointment generally accompanies Legal Expenses Insurance which is provided as part of something else, very often as a bit of a 'throw away', i.e.:

- As part of your main business insurance policy
- As 'back up' to services provided by legal workplace consultants

Is there an alternative?

So, what do you really want when an employment dispute arises? You want advice from your own lawyer which is backed by insurance you can rely upon.



NWBIB Ltd has partnered with AXA Insurance UK plc to provide an Employment Law Insurance policy for clients of (name of your firm) which covers the following:

- Legal defence costs including Court and Tribunal cases and official Employment Investigation
- Awards made against you
- Compromise (out of Court) Agreements, where considered appropriate
- Breach of contract or TUPE legislation
- Wrongful dismissal / Discrimination / Harassment / Defamation

How will this work for my business?

Very simply, all you need to do is talk to your (name of firm) lawyer who will provide initial advice and guidance regarding a potential claim.

As long as this advice is followed, your claim will be subject to no excess for either legal costs or awards.

Principle Exclusions

- Claims outside the UK
- Claims arising from the operation of a defined benefits pension scheme
- Civil, Regulatory or Criminal fines
- Dishonest or Fraudulent act
- Prior litigation

Other Options

This insurance policy has the option of adding the following related areas of cover

- Directors and Officers/Trustee Liability protection
- Company legal liability (including Charities and Associations)



CONTACT

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