

Andrew Jackson

..... Solicitors LLP



Employment Protection Scheme

There is much speculation that following the end of the Coronavirus Job Retention Scheme many furloughed employees will be made redundant, whilst others who are required to return to work will refuse for fearing their own safety and that of their families. It is widely anticipated that this will lead to a high number of Employment Tribunal claims, which in turn will lead to significant legal fees and much wasted management time at a time when you are seeking to re-establish your business.

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You can protect your business with this **unique insurance proposal:**

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- Our insurance contact Albion Legal offers a legal expense insurance policy with a difference;
 - Our Employment Lawyers will be authorised on a delegated authority basis to act on your behalf rather than a panel solicitor;
 - If you follow our advice you can be certain that you will be covered under the policy (subject to the policy terms and conditions) – even if we find that there is no reasonable prospect of mounting a satisfactory defence, which is excluded under most other policies;
 - There is no waiting period for cover which commences from the start of the ACAS conciliation period, not at the later receipt of an Employment Tribunal Claim form;
 - The policy covers a very wide definition of workers including contractors and applicants for employment, and a wide definition of discrimination;
 - Cancellation – the policy is sold on an annual basis and can be cancelled by giving 60 days notice, but if you renew there are ‘no claims’ discounts on offer;
 - Significantly, Covid-19 related claims are not excluded;
 - The policy can be tailored to cover legal fees only, or cover awards and settlements;
 - Policy excesses, indemnity limits and level of cover can be tailored to suit you;
 - Health & Safety Criminal Prosecution cover can be added;
 - Disputes in respects of directors can be excluded to reduce premium levels if you do not perceive this to be an exposure;
 - Cover can be extended to cover pursuit costs in the High Court to enforce a restrictive covenant or defend such claims.
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How to obtain peace of mind?

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Obtaining a quotation is quick and easy:

Contact a member of the Andrew Jackson Employment Team to discuss your cover needs and to provide us with information including:

1. Business sector;
2. Wage roll – excluding Employers’ National Insurance and pension contributions;
3. Employee numbers;
4. Claims history based on the last three years – including brief details; and
5. Any cover requests if applicable.

We will then undertake an assessment of the suitability of this cover for your business and will obtain a no obligation quotation for you.

This is an insurance policy that has been specifically designed by Albion Legal to meet our clients’ expectations and to protect you when you need it. There has probably never been a more important time to obtain peace of mind.

For more information, contact the team today.

Employment Team

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Disclaimer

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"We are acting as an ancillary insurance intermediary in respect of the introduction of you as a client to ALS Albion Limited, which is authorised by the FCA, registration number 310026. Albion Legal is a trading name of ALS Albion Limited. The information provided will be passed to ALS Albion Limited for the purposes of obtaining a quotation. All information relating to your business will be kept confidential between this firm, ALS Albion Limited and their insurer contacts, at all times."

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