



IMPORTANT INFORMATION- PLEASE READ CAREFULLY

Why should we buy Legal Fees Insurance?

As a company there are many aspects which distract us from being able to run our businesses effectively and efficiently, and which can ultimately end up costing the company considerable amounts of money.

Legal Fees insurance is designed to protect businesses from the costs of potential disputes and equally to try and avoid the problem actually occurring wherever possible.

Legal Advice

In built to every policy is a 24 hour, 365 day legal helpline which is designed to provide to you advice and guidance on all legal matters completely free of charge.* By acting without expert assistance, it is very easy to get things wrong either procedurally or in law after which time your position may be severely compromised. This could end up costing you your business.

Where am I most at risk?

One of the most complex areas affecting businesses is related to employment. Over recent years, many new laws have been introduced to protect the rights of employees and the consequences of not acting correctly in the circumstances, could lead to a potentially disastrous award being made against the company.

The limit for an award is now £50,000 or without limit when the claim involves discrimination. Employees now have protection after only 12 months employment. In addition there are the costs of engaging those professionals to represent your interests throughout the dispute and at any potential Employment Tribunal. Can your business afford to bear these costs?

Tax investigations (PAYE, NI, VAT) are another risk that companies face. Not necessarily because you have done anything wrong, purely because if you are subject to an investigation, you will need the services of a professional. Remember, once the investigator has departed, you will be responsible for the costs of the professional advice and time you have received not the taxman!

Recovery of your money, contractual disputes with either customers or suppliers, disputes over property, are all other areas where problems regularly occur.

* Normal telephone call rates apply.

What does it cover me for?

- Employment disputes & restrictive covenants.
- Option to include tribunal awards.
- Property disputes
- Debt recovery
- Personal injury
- Contract disputes (£1000 limit of indemnity)
- Jury Service allowance
- Legal defence
- Statutory licence protection
- Data protection
- Tax investigations
- Up to £50,000 limit of indemnity

Are there any conditions?

The one major condition for the insurance to fully protect you is that you must ring the Helpline immediately you become aware of a potential dispute and in respect of employment issues, before you take any action towards an employee. Our legal experts will talk through the problem with you and give advice on how you should deal with it. On the basis that you follow the advice, you will be protected against legal fees incurred with our agreement. (Subject to normal policy terms and conditions)

I don't need this insurance!

The cost of seeing a solicitor varies, but you will probably see little change out of £100 per hour. (More in the major cities)

How many times have you ignored a problem because it will cost too much to pursue?

Before deciding that you do not need this type of insurance, consider the following questions:

- Has it cost me money before as a result of one of the problems listed above?
- Do I ignore things that I wish I could pursue but for the cost?
- Who do I turn to if I need legal advice on any matter?
- Can my business afford to pay for an employment dispute and possible tribunal award, and what would be the consequences if it could not?
- What is the cost to protect me?

Only you can answer the questions above with the exception of the last.

For a quotation, please give us a call on **01483 521654**, we are sure that you'll be surprised at how little the cover can cost for your business.