



FIRST FOR JUSTICE

COMMERCIAL LEGAL PROTECTION

SUMMARY OF COVER

Policy No: TS5/3653984

Please note this document provides an outline of the cover but does not contain details of waiting periods, conditions or exclusions. For full policy terms and conditions please contact your insurance adviser and ask for a specimen policy.

WHAT WE PAY

The policy will pay legal costs up to **£250,000** including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. It will also pay the costs of appealing or defending an appeal.

The payment of employment compensation awards shall not exceed **£1,000,000** in any one period of insurance.

THE COVER

EMPLOYMENT DISPUTES AND COMPENSATION AWARDS

1 Employment disputes

- Defending your legal rights before the issue of proceedings in a court or tribunal following dismissal of an employee, or where an employee or ex-employee has contacted ACAS to commence the Early Conciliation procedure.
- Defending your legal rights in respect of any dispute with an employee or ex-employee relating to their contract of employment.
- Defending your legal rights in respect of any dispute with an employee, prospective employee or ex-employee arising from an alleged breach of their statutory rights under employment legislation.

Please note that waiting periods may apply to claims that arise from employment disputes.

2 Compensation awards

In respect of a claim we have accepted under Employment disputes cover, we will pay any basic and compensatory award and/or compensation awards arising from an alleged breach of an employee, prospective employee or ex-employee's statutory rights under employment legislation; provided that throughout the employment dispute, you have either followed the ACAS Code of Disciplinary and Grievance Procedures in Employment, the equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland, or sought and followed advice from the DAS legal advice service.

3 Employee civil legal defence

Defends the insured person's legal rights if an event arising from their work as an employee leads to civil action being taken against them:

- (i) under legislation for unlawful discrimination; or
- (ii) as trustee of a pension fund set up for the benefit of your employees.

4 Service Occupancy

Negotiating for your legal rights against an employee or ex-employee to recover possession of premises which are owned by you or for which you are responsible.

LEGAL DEFENCE

- Defending your legal rights or your employees' legal rights prior to legal proceedings when dealing with the police or the relevant Health and Safety authority where it is alleged that you or your employees have or may have committed a criminal offence in connection with your business activities.
- Defending non-motor criminal prosecutions arising from your business activities.
- Defending civil actions taken against you or your employees for compensation under section 13 of the Data Protection Act 1998, including the payment of any compensation award made against you or your employees.
- Appealing against the refusal of the Information Commissioner to register your application for registration.
- Appealing against the imposition or terms of any Statutory Notice issued under UK legislation affecting your business.
- Defending a civil action taken against you for wrongful arrest in respect of an accusation of theft.
- The attendance expenses of your employees for jury service.

DISCIPLINARY HEARINGS

Representing your legal rights in disciplinary hearings brought against you by the relevant authority.

STATUTORY LICENCE APPEAL

Appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend, alter, refuse to renew or cancel your licence, mandatory registration or British Standard Certificate of Registration.

CONTRACTS DISPUTES COVER

Negotiating for your legal rights in a contractual dispute arising from an agreement or alleged agreement entered into by you or on your behalf, for the purchase or hire or sale or provision of goods or services, providing the amount in dispute exceeds £500 (including VAT), but does not exceed £5,000 (including VAT).

DEBT RECOVERY

Negotiating for your legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or services, providing the amount in dispute exceeds £500 (including VAT).

PROPERTY PROTECTION AND PERSONAL INJURY

Property protection

Pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass.

Personal injury

At your request, pursuing your employees' and their family members' legal rights following their death or bodily injury.

TAX PROTECTION

Tax enquiries

Negotiating on your behalf and representing you in any appeal proceedings following a written notice of enquiry, issued by HM Revenue & Customs, to carry out an Income Tax or Corporation Tax compliance check.

Employer compliance disputes

Negotiating on your behalf and representing you in any appeal proceedings in a dispute concerning your compliance with Pay As You Earn, Social Security, Construction Industry or IR35 legislation and regulations.

VAT disputes

Negotiating on your behalf and representing you in any appeal proceedings arising out of a dispute with HM Revenue & Customs.

HELPLINE SERVICES

The following helpline services are available 24 hours a day, 365 days a year during the period of insurance.

LEGAL ADVICE SERVICE

We will provide you with a confidential legal advice service over the phone on any commercial legal problem affecting your business subject to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

TAX ADVICE SERVICE

We will provide you with confidential advice over the phone on any tax matters affecting your business under the laws of the United Kingdom.

COUNSELLING SERVICE

We will provide all employees (and members of their immediate family who always live with them) with a confidential counselling service over the phone including, where appropriate, onward transmission to relevant voluntary and/or professional services.

EMPLOYMENT MANUAL

The DAS Employment Manual offers comprehensive, up to date guidance on rapidly changing employment law. To view it, please visit our website at www.das.co.uk

DASBUSINESSLAW

DASbusinesslaw can create ready-to-sign contracts, agreements and letters in minutes. Developed by solicitors and tailored by you using our smart document builders. The service also provides useful tools, articles and information on matters such as new legislation, employment issues, property law and taxation.

FINANCIAL SERVICES COMPENSATION SCHEME

DAS is covered by the Financial Services Compensation Scheme (FSCS). Compensation from the scheme may be claimed if DAS cannot meet its obligations. This will be dependent on the type of business and the circumstances of the claim. More information on the compensation scheme arrangements can be found on the FSCS website, www.fscs.org.uk

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