

Employer Premium Legal Expenses Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Employer Premium Legal Expenses Insurance

Supportis Limited (FRN 616591) is an appointed representative of Financial & Legal Insurance Company which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202915).

This document provides only a policy summary of the key information, relating to only section 3.5 of the Employer Premium policy. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This is a Legal Expenses Insurance Policy, which helps pay for the cost of defending employment claims brought against you by your employee or former employee in a Civil Court or Employment Tribunal.



What is insured?

- ✓ **Defence costs** - for defending you against an employment claim brought by an employee or former employee in a Civil Court or Employment Tribunal.
- ✓ **Compensation and damages** payable by you, as determined by a Civil Court or Employment Tribunal, for unfair dismissal and indirect discrimination only.
- ✓ **Economic (out-of-court) settlements** - where these are approved in advance by the insurer.
- ✓ **Maximum amount payable** - under this policy is £200,000 per insured claim or prosecution. £2,000,000 for all claims and prosecutions brought against you in any one policy year.



What is not insured?

- ✗ **Failure to follow advice** - claims where you have not taken and followed advice from Supportis before acting.
- ✗ **Incomplete information** - employment claims where you have not provided full and detailed information.
- ✗ **Pre existing events** - claims arising from events that occurred before the policy started.
- ✗ **Direct discrimination awards** - compensatory awards following a finding of direct discrimination, harassment or victimisation.
- ✗ **Automatically unfair dismissal** - compensatory awards for a dismissal that is found to be automatically unfair in law.
- ✗ **Contractual or statutory debts** - unpaid amounts due under a contract of employment or under statutory provisions.
- ✗ **Personal injury or property damage** - claims for personal injury, illness, disease, death, or loss of or damage to property.
- ✗ **Unapproved representatives** - costs incurred by a legal representative who has not been approved by the insurer.



Are there any restrictions on cover?

- ! **Reasonable prospects of success** - there must be more than a 50% chance of successfully defending the employment claim or obtaining a legal remedy.
- ! **Notification of claims** - you must tell us about a claim, or any incident that may lead to a claim, as soon as reasonably possible and no later than 180 days after you first became aware of the incident.
- ! **Legal representation** - a specialist employment law representative will be appointed for you. If you wish to use your own legal representative, this must be approved in advance by the insurer.



Where am I covered?

✓United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- You must take and follow all advice provided by Supportis.
- You must co-operate fully with Supportis and the insurer, and provide any information or documents requested without unnecessary delay.
- You must give your legal representative a full, truthful and accurate account of your situation, including any relevant supporting information.



When and how do I pay?

- You pay for this product in line with Fish Insurance's Terms of Business. Payment is due on or before the date shown on your invoice. You may be able to pay in instalments, subject to acceptance by a third-party finance provider. Full details will be provided by Fish Insurance.



When does the cover start and end?

- Cover starts from the date shown in your Schedule and ends on the expiry date, or earlier if the policy is cancelled.



How do I cancel the contract?

- Your Legal Costs & Expenses cover is included within your Healthcare Protect policy and cannot be cancelled in isolation.
- You can cancel your policy at any time by calling the administrator on 0203 948 3448 or emailing contactus@carerinsure.co.uk