



## LEGAL EXPENSES

Increasingly, businesses are exposed to defending themselves legally in circumstances that cannot necessarily be foreseen. Legal advice can be very expensive depending on the complexity of the matter involved.

Legal Expenses is an important business insurance, and we can only recommend that all brokers consider this type of insurance for their clients.

### BENEFITS

- Statement of fact basis – no proposal form required
- Competitive premiums
- Basic sum insured

### CORE COVER

- **Employment disputes, compensation awards and restrictive covenants:**

defending your legal rights in staffing matters

- **Tax investigations and VAT disputes:** defending your business's position in aspect and full enquiries by HM Revenue & customs, including IR35 and in appeals arising from VAT assessments
- **Property protection:** pursuing damage, nuisance, trespass or recovery claims for property
- **Legal defence:** cover in the case of health & safety breaches and criminal prosecutions including motor related incidents
- **Compliance and regulation:** defending compliance for statutory licences and regulation issues
- **Crisis communications:** damage control and

reputation management if facing negative PR

- **Employees' extra protection and identity theft protection:** defending individual employees against allegations of unlawful discrimination, plus representation for directors and partners who fall foul of identity theft
- **Contract and debt recovery:** pursuing or defending your rights over the supply of goods and services or for debt recovery actions

### ADDITIONAL COVERS

- Policies can be tailor-made to suit your client's individual needs

### TARGET BUSINESS

- All home-working businesses

# focus

Insurance Solutions Provider

## Product Range



### Commercial



### Construction



### Professions

#### Business Combined

Computers

Excess Loss PL/

Products & EL

Health & Safety

Legal Expenses

Manufacturing Premises

Non-Standard Trades

Property Owners

Retail/Shops/Packages

Unoccupied Buildings

#### Building and Allied Trades

Contractors All Risks

Contractors Excess Loss

Public/Products Liability

Contractors Liability

Design and Construct PI

Excess Loss PL/

Products & EL

Group Personal Accident

Hazardous Location

Liability

Health And Safety

High Risk Liability

Jct 6.5.1.

Larger Contractors

Combined

Legal Expenses

Performance Bonds

#### Buildings & Property

Home Workers

Legal Expenses

Office Insurance

Performance Bonds

Personal Accident

Professional Indemnity

Public/Employers Liability

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