

Employment & HR



Employment Insurance

Welcome

Our Employment Insurance product covers the cost of legal advice and compensation should you be unfortunate to have a claim made against you to an employment tribunal. The insurance provides confidence that all legal expenses are paid, subject to an agreed excess.

Introduction

- Employment tribunal claims can be costly and time consuming to defend. Win or lose the legal costs of defending a claim can be in the order of £8K for a straightforward case, and much higher for more complex cases involving the services of a barrister. Costs of £10K - £15K are not unusual.
- Lose and you will also pick up the costs of compensation awarded by a tribunal. These can be up to approximately £63K for 'normal' claims and unlimited amounts for discrimination cases. Headline figures in high profile cases often run into six figures and, whilst most claims are not that high, the level of compensation levels can be significant.
- How can you guard against such costs which could make a significant blip on your bottom line? We can provide you with specialist employment insurance to cover against both legal costs and compensation through specialist employment insurance. If this is of interest to you please read on...

Employment Insurance

- We have teamed up with an insurance broker to provide you with a simple and effective employment insurance package. This provides:
 - Payment of all legal costs associated with defending claims to an employment tribunal.
 - Payment of any compensation awarded if a claim is lost.
- All employment insurance packages require you, as the employer, to take advice from a helpline where there is the possibility of a claim, eg a potential dismissal for misconduct or capability. If this advice is followed then any subsequent action is covered by the insurance.
- Where we at Harvey Ingram are different, is that we provide not only the legal advice but also the helpline. This means that you have one point of contact for all your advice. Additionally we are a local firm giving advice from a team of people you know and can trust.
- How much does it cost? This depends upon your wage roll costs, the type of business you are in, and your recent track record. We can give you an indicative cost over the phone and a formal estimate within 48 hours.

Next steps

- If you are interested in a discussion then ring John Palmer on 0116 257 4407 for a quick chat.
- If you require a quote please complete the following details and fax/post/email to John, and he will provide you with an appropriate response.

Name of Company

Annual wage roll costs [excluding on-costs]

Number of employees

Number of claims to Employment Tribunal in last 5 years

Brief details of each claim and whether won/lost

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Brief Description of business type

For more information, contact:

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