

Employment Legal Protection Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Irwell Insurance Company Limited (“Irwell”)
Product: Commercial Legal Protection Policy



Irwell Insurance Company Ltd. Company Registration Number 02887406 | Registered Office: 2 Cheetham Hill Road, Manchester M4 4FB | Irwell is authorised by the Prudential Regulation Authority (PRA) and is regulated by the Financial Conduct Authority (FCA) and the PRA to conduct general insurance business. PRA Registration No. 202897


This document provides a summary of the key information relating to this Commercial Legal Protection Insurance Policy.


Complete pre-contractual and contractual information is provided in the full policy documentation.

This insurance policy is sold and administered by **MG Insurance Consultants Ltd trading as MG Underwriting**.


What is this type of insurance?

This insurance policy pays your legal costs in relation to certain legal disputes that may arise during the course of your business.

 **What is insured?**

 **Employment Disputes**
Adviser's Costs and Expenses to defend You in a dispute with a current, former or prospective Employee, or an individual who alleges they are employed by You, following a breach or alleged breach by You of:

- a) A contract of employment or alleged contract of employment; and/or
- b) Employment legislation.

 **Employment Compensation Awards**
Where We have accepted Your claim under Insured Incident 1 – Employment Disputes, We will pay:

- a) Basic Awards, Compensatory Awards and/or compensation for breaches of employment legislation which have been awarded against You by a court or tribunal; or
- b) A sum We have agreed to settle the dispute which We have considered to be reasonable and proportionate.

 **What is not insured?**

-  Disputes where You have not followed the legally correct process and procedure in relation to any matter that could give rise to an Insured Incident.
-  Claims arising before this insurance started.
-  Costs incurred and legal actions we have not authorised.
-  Fines and court awards.
-  Judicial Review and challenges to legislation.
-  Disputes with us or the Appointed Adviser.
-  Disputes between you and any company, business or partnership connected with you.
-  Disputes between shareholders, directors or partners in your business.

Please refer to your policy wording for the full list of exclusions and limitations.



Are there any restrictions in cover?

- ! The policy limit is **£50,000** per insured claim or prosecution; and
- ! **£1,000,000** for all claims and prosecutions brought against you in any one policy year.
- ! Cover is subject to their always being reasonable prospects of success, meaning a greater than 50% chance that your action or defence will succeed.



Where am I insured?



The United Kingdom of Great Britain and Northern Ireland or the Isle of Man.



What are my obligations?

- To keep to the terms and conditions of this policy.
- To take all reasonable precautions to prevent or minimise the risk of a claim occurring under this policy and to avoid incurring unnecessary costs.
- To supply us with honest and accurate information when asked to do so.
- To follow our claims procedure as advised and provide all relevant documentation when requested.



When and how do I pay?

This insurance is paid annually, and payment is made when asked for by the intermediary that sold you this policy.



When does the cover start and end?

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.



How do I cancel this insurance policy?

Your insurance policy is an annual policy. You can cancel this policy within 14 days from inception. If you contact your broker within this time no charge will be made, and we will refund any premium already paid subject to no claims having been made under this policy. If you wish to cancel your insurance after this period, we will refund a proportionate part of the premium corresponding to the unexpired period of insurance and subject to no claims having been made under this policy.

Contact Us:

Telephone: 0344 092 0118

Email: info@irwell.co.uk

Additional Information

On receipt of any policy documents or insurance schedules issued to you, we strongly advise that you read the documents carefully as these documents form the basis of the insurance contract that has been purchased. You will be provided with full information on our products. Conditions and Exclusions apply.