

AXA Employment Practice Liability Policy

Key benefits

What the policy covers

- Legal costs, awards and settlements for any **employment claims** brought against you or any past, present or future director/ trustee, officer or employee.
- Legal costs of representing any director/trustee, officer or employee at an **official employment investigation**.
- Automatically **includes all subsidiary companies** including any subsidiaries acquired during the period of insurance.
- Claims arising from **breaches of TUPE (transfer of undertakings protection of employment) legislation**.
- Automatically includes 30 days cover on the same terms following a management buy-out.
- Ability to **elect to defend claims** rather than settle where there is a good prospect of success.

Any one claim limit of liability

This policy provides cover up to the selected limit of liability for **any one claim**. Unlike most other EPL policies there is **no aggregate limit** in place, which effectively means there is **no limitation on the number of claims** that can be made in any one period of insurance.

Excess

The agreed excess on this policy will be **Nil** where the advice from the agreed legal service has been followed for any matter that may lead to a claim.

If this advice has not been followed then the agreed excess will apply (a typical excess can be £3,000). However, if advice is not followed but the claim is successfully defended then a **Nil** excess will also apply.

The table below provides an overview of common claims made against healthcare practices, and average awards excluding legal costs (employment tribunal stats 2012).

Common Claim	Average award
Unfair dismissal	£9,133
Sexual harassment / discrimination	£9,940
Racial discrimination	£102,259
Age discrimination	£19,327
Disability discrimination	£22,183

Key features and benefits

Feature	Benefit
No TUPE exclusions or restrictions	The policy defends breach of TUPE allegations without imposing conditions
Nil excess where helpline advice followed	This reduces your costs in the event of a claim
Any one claim limit	The policy will respond to a series of large claims

Generally, an employer will not recover the costs of defending any tribunal claim.

You are at least 10 times more likely to face an employee tribunal than have a fire claim.