

Professional Indemnity: Employment Practices Liability

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This document summarises the standard cover offered by our Employment Practices Liability product. It is a product that protects the business and the directors from personal and corporate liabilities arising from the management of the business in relation to its employees.

For full terms and conditions please check your policy wording and your schedule for any additional covers or exclusions.

Employment Practices Cover

Recent years have seen an expansion in employee rights. The ease at which an employee can claim against an employer has also grown. Our policies can protect and defend your business against the following employee related allegations:

Our standard features:

- ✓ Wrongful dismissal
- ✓ Termination of employment (either actual or constructive)
- ✓ Employment related misrepresentation
- ✓ Unfair dismissal
- ✓ Unequal pay
- ✓ Unlawful deduction of wages
- ✓ Discrimination on the grounds of sex, pregnancy, disability, age, race, religion
- ✓ Sexual or other harassment or employment related humiliation
- ✓ Invasion of privacy
- ✓ Wrongful discipline
- ✓ Failure to adopt adequate employment or workplace policies
- ✓ Victimisation
- ✓ Wrongful deprivation of any career opportunity
- ✓ Cover responds to existing, past and potential employees

Claims conditions

You must give immediate notice of any claim or circumstance to:

Email: claims@custodianinsurance.co.uk

Phone: 020 7648 4343

You must not admit liability and give us full cooperation in settling your claim.

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Other conditions

- You must aid us in obtaining indemnity from other parties where appropriate.
- You must tell us as soon as possible about any information that could affect the insurance
- We have the right and duty to defend and contest any claim

Not covered:

- Any claim or circumstance you were (or should have) been aware of prior to inception
- Any claim by a parent company
- Bodily injury other than corporate manslaughter
- Any claim arising from dishonesty
- Any outside directorship in a USA registered company
- Any outside directorship claim bought against the director by the outside company
- An acquisition or subsidiary exceeding 25% of the consolidated assets or has listed stock
- Claims outside of the UK
- Claims arising from failure to act in accordance with a collective bargaining agreement although defence costs and allegations of retaliatory treatment are covered
- Failure to adhere to legal requirements or pay amounts owed under contract

Cancellations

You can cancel the policy by giving 30 days written notice if you cease trading or sell your business. We will return your premium pro rata and only deduct a £20 administration fee.

We can cancel the policy immediately if the premium has not been paid or by giving 30 days written notice along with a reason for the cancellation and providing a full pro rata return premium with no administration fee charged.

Contact us

You can contact us by post, e-mail or telephone as follows:

Custodian Management Ltd
3 Lombard Street
London
EC3V 9AA

Tel: 0207 648 4343
Email: info@custodianinsurance.co.uk

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