



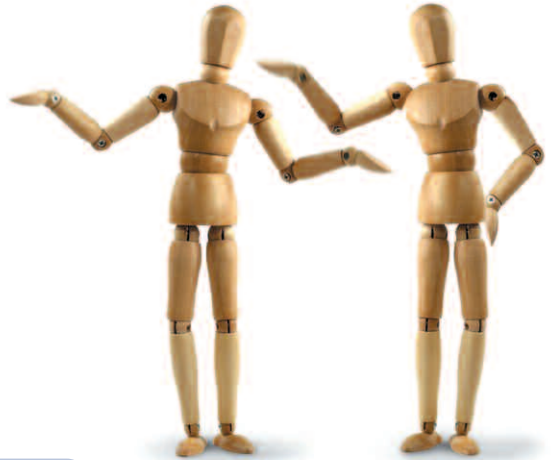
## Pellys Employer Protection Scheme

The problem with employee relations is that even the most successful team will have its disputes...and sometimes the people you value the most can threaten to cost you dearly.

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## Can you guarantee that your employee relationships will never go sour?

No matter how good you or your staff are at their job, employee relationships can and will go through awkward times. And it doesn't have to involve you directly – line managers can choose the wrong course of action when disciplining staff, disputes between colleagues can get out of hand, the list is endless. The result can be friction between employer and employee; and if what happens next is not handled properly, the matter may escalate towards a legal dispute.



### Employment law is changing all the time

And knowing all the answers concerning regulations and legislation is an impossible task for most employers. The risk of non-compliance can be costly; awards for unfair dismissal and in relation to discrimination are large enough to threaten a business's survival; this means that you could be exposing your balance sheet to serious and possibly crippling financial loss.

### Facing up to the problem

The chances of being involved in an employment dispute are already higher than your business incurring a serious fire or theft. You readily insure your assets against traditional perils but why leave your balance sheet exposed to this current and increasing threat? Hoping that you can always avoid employee disputes is a high risk strategy.

***Any company, no matter how large or small, is at risk from potential claims for:***

- New Discipline and Grievance Procedures (October 2004)
- Unfair Dismissal
- Flexible Working
- Parental Leave
- Maternity Rights
- Harassment at Work
- Discrimination on the grounds of sex, race, religion, sexual orientation and disability
- New laws on Informing & Consulting Employees (2005) and Age Discrimination (2006) coming soon

# The solution - Pellys Employer Protection Scheme

Pellys can provide you with a simple and flexible insurance policy cover against Employment Tribunal\* awards and the legal costs associated with them, giving you piece of mind at an affordable price.

*By taking advantage of Pellys Employer Protection Scheme, you have the reassurance of:*

- Insurance cover for up to £100,000 per claim to include awards of compensation and the cost of legal representation in preparing and fighting a tribunal claim.\*\*
- A full review of your employment contract and procedures to ensure they are legally compliant (the policy requires a minimum standard).
- A helpline to deal with all of your day to day enquiries about employment law issues (under the policy you are required to seek advice before taking action).



## Benefits

### Specialist Service

You won't be dealing with an unqualified consultant or someone from a faceless organisation. Pellys is a firm capable of providing you with expert specialist employment advice and, above all else, peace of mind.

### No Surprises

The ability to budget for your employment law costs with certainty. No unexpected tribunal claims; just a monthly fee gives protection to your balance sheet.

### Affordable

The ability to spread the insurance costs and the cost of the employment law helpline over 12 months at no extra charge.

### Comprehensive and Flexible

Up to £100,000 of cover for any one claim including cover of your legal costs. You can choose both the level of cover and the amount of excess on the Policy which is appropriate for your business.

### Expert Advice

The telephone helpline gives you access to employment law advice on issues as and when they arise and helps you to avoid future claims.

## How do I apply?

If you are interested and would like to have a no obligation quotation simply fill in the application form and return it to us.

Remember, an employment dispute is not just bad news for the management team because they are distracted from their core duties but the potential knock on effect to other employees can damage morale and seriously affect productivity.

Don't become another statistic or newspaper headline – you can take steps to protect your business and the increasing threats posed by employer legislation. A compliant organisation is normally more productive because good staff relations mean you are able to focus on the thing that really matters – the success of your business. In the final analysis could your business afford to pay in excess of £50,000 in compensation???



For further information about Pellys Employer Protection Scheme please contact the Employment Team on 01279 713824 or email [office@pellys.co.uk](mailto:office@pellys.co.uk)

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ALWAYS TAKING A POSITIVE APPROACH TO OUR CLIENTS' BUSINESS.

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Telephone 01279 758080 [www.pellys.co.uk](http://www.pellys.co.uk)

\*The number of Employment Tribunal claims has doubled in recent years and this looks set to continue. The Pellys Employer Protection Scheme allows you to protect your balance sheet and ensures that all of your employment contracts and procedures are up to date.

\*\*See policy wording for full details.

Pellys Employer Protection Scheme is underwritten by Vision Underwriting Limited on behalf of the Royal & SunAlliance Insurance plc