



Independent
Insurance Brokers

united
Employment Lawyers®

Tribunal Insurance

Rest Easy –

We've Got You Covered



Protect Your Business From Costly Compensation Awards & Legal Fees

SKB Risk are an independent commercial insurance brokerage with over 20 years experience in taking complex insurance requirements and delivering simple solutions. We work hard for all our clients, bringing you the best deal from the insurance market and providing a superior level of personal service throughout the year. Regardless of the size of your business, we can help. We have over 40 different classes of commercial insurance on offer, ranging from property, liability and motor insurance to more unique classes such as inefficacy, political, terrorism risks and other such covers which can be difficult to find.

For many business owners, managing employees can be more stressful than the running the business itself. To help support you, SKB Risk has partnered with a highly respected network of law firms, United Employment Lawyers (UEL) to offer a bespoke risk managed approach to help you manage your employment practice risks.

With the collaborative strength of this national network of law firms who operate at a local level, UEL provides a range of HR and legal services under one package.

This package comes with the support of an exclusive Employment Practices Liability Insurance (EPLI also known as Tribunal insurance) available only to clients of UEL member firms. The UEL comprehensive package includes;

- Access to legal advice when you need it
- No tie in periods or expensive joining costs compared with other employment service providers
- Employment practices liability insurance

The EPLI policy is underwritten by Royal & Sun Alliance. As one of the world's leading insurers, they operate in over 140 countries around the world.

The policy offers real peace of mind. With a superior level of cover compared to other EPLI policies, some unique features of the cover include:

- Covers all defence costs PLUS the award itself to your employee if their claim is successful
- Wider cover definitions e.g. policy includes potential future employees under a change of business ownership
- Insurers settle payment direct to the law firm and the claimant. You will not incur any outlay with defence costs or awards. Furthermore, the policy excess of £10,000 is waived as long as you follow the advice provided by your law firm
- Policy covers any past, present or future employees. Trainees, casual, part time, seasonal, temporary, voluntary and work experience employees are also covered including those seconded to the organisation and contractors
- Legal costs for individual redundancies are covered
- Breaches in GDPR covered
- Claims relating to equal pay covered



More than an insurance policy, your business will benefit from broad coverage and cost effective premiums and the unique excess waiver. More importantly though, you will also benefit from improved risk management practices in your business by following the advice and guidance of a law firm who operate under United Employment Lawyers.

Q & A

1. **What is Employment Practices Liability?** It's an insurance policy which covers a breach of your legal duty as an employer whether you are at fault or not. The policy will pay for your legal defence costs and the total cost of any compensation due to your employee.
2. **What does the cover do?** It responds to a claim from an employee, past employee or potential future employee alleging that your business has failed in its duties to the individual.
3. **What types of claims would be covered?** All employee related claims including associated mediation costs. Typical claims would include unfair dismissal, discrimination and equal pay.
4. **Would any unfair dismissal claim be covered?** Yes. Subject to the normal Unfair Dismissal rules and regulations.
5. **What about discrimination actions?** There are currently nine protected classes including age, disability, gender reassignment, marriage & civil partnership, race, pregnancy & maternity, religion or beliefs, sex & sexual orientation. These would all be covered. It's important to note that any of these claims would not be subject to any cap on damages.
6. **How does the cover operate?** You can buy the cover with various limits of indemnity to meet your own needs. Cover starts with limits of £250,000. This would be the annual limit, in the aggregate, in any one period of insurance.
7. **What advantages do I get for working with UEL and accessing this cover?**
 - The premiums are highly competitive. Policy pricing reflects that those businesses working with UEL have better employment risk management and discipline.
 - These policies are normally subject to an excess – working with UEL on any potential employment matter allows RSA to waive the need for this excess. This saves you money
 - Acceptability criteria follows on with the work undertaken with UEL. Once you've partnered with UEL, you can immediately access the cover.

How much does it cost?

Your policy premium is scale rated, depending on the number of employees in the business, as shown in the following table. If you employ more than 200 staff please contact us as we can still provide terms.

Number Of Staff	Level of cover		
	£250,000	£500,000	£1,000,000
	Annual Premiums		
Up to 25	£336	£504	£672
26 to 50	£448	£672	£784
51 to 100	£560	£784	£1064
101 to 200	£840	£1064	£1512

The above premiums include insurance premium tax at the current rate of 12%

For further information please contact;

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SKB Risk Services Ltd is authorised and regulated by the Financial Conduct Authority