



**MLP for
Residential
Management
Associations
and Residential
Management
Companies**

Why choose AXA's Management liability policy?

The Management liability policy is available to any UK registered business excluding those in the legal sector, education sector, professional football or rugby clubs or financial services sector.

We offer cover for

- Directors' and officers' liability.
- Employment practices liability. (Optional)
- Company legal liability.

Any one claim limits

Each section gives cover up to the selected limit for any one claim. There is no limitation on the number of claims that can be made in any one period of insurance.

Wide cover as standard

Cover for employment, regulatory, pensions, circumstance investigation, contractual disputes defence costs, pollution and employee dishonesty claims as standard.

Innovative new covers now included

New covers include Brexit, Tax investigation and third party fraud covers.

Control

Ability to elect to defend claims rather than settle where good prospect of success.

Access to exclusive **rradar** advisory service

Included within the cover is access to:

- expert legal, regulatory and risk management advice and support
- Pro-active advice to help you avoid getting into trouble in the first place
- Unlimited access to thousands of documents and draft templates
- Advice provided over the phone, by e-mail or face to face

Provided by leading law firm, **rradar** legal.

About this document

This document is a summary of the insurance cover provided by the Management liability policy. Therefore it does not contain the full terms and conditions of your insurance. You can find these in the policy document. This summary is for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

Summary of cover

Features and benefits

Directors' and officers' liability

- Legal costs, awards and settlements for any claim or regulatory action brought against any past, present or future director officer or employee.
- Legal costs of representing any director officer or employee at an official investigation.
- Claims arising from the exit of the United Kingdom from the European Union (Brexit). (new)
- Costs of up to £25,000 for directors' personal tax investigations (where a covered claim could follow). (new)
- Costs of up to £25,000 for an insolvency hearing. (new)
- £100,000 additional limit for non-indemnifiable loss for each insured person.
- Costs of up to £50,000 for **rradar** legal to investigate any circumstance. (increased limit)
- Costs of up to £250,000 for deprivation of assets. (increased limit)
- Includes claims brought in any jurisdiction including USA.
- Claims against directors/trustees, officers or employees caused by the operation or administration of any pension scheme, employee benefit scheme or trust fund.
- Claims against directors/trustees for an unlimited period following retirement during the period of insurance.

Employment practices liability (Optional)

- Legal costs, awards and settlements for any employment claims brought against you or any past, present or future director officer or employee.
 - Legal costs of representing any director officer or employee at an official employment investigation.
 - Claims arising from breaches of TUPE (transfer of undertakings protection of employment) legislation.
 - Civil fines and penalties included.
 - Only knowledge of directors, human resources and legal applied to the company in the event of a claim.
 - Definition of circumstance defined to not include routine employment disciplinary events and dismissals.
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Company legal liability

- Legal costs, awards and settlements for any claim or regulatory action brought against you.
 - Legal costs of representing you at any official investigation.
 - Claims arising from the exit of the United Kingdom from the European Union (Brexit). (new)
 - Claims against your business caused by the operation or administration of any pension or employee benefit scheme.
 - Cover up to £100,000 for all claims in each period of insurance for loss to your business due to employee dishonesty.
 - Cover up to £10,000 for third party, funds transfer and telephone fraud (new)
 - Costs of up to £25,000 for Tax investigations (new)
 - Cover for Fees for Intervention (FFI), Environment Agency Fees and Pension civil penalties. (new)
 - Defence costs of up to £50,000 for any cyber liability claim. (new)
 - Costs of up to £50,000 for **rradar** legal to investigate any circumstance. (increased limit)
 - Costs of up to £100,000 for **rradar** legal to contact your customers/suppliers where legally required to following a breach of data protection law.
 - Crisis public relations costs of up to £25,000 following sustained negative social media.
 - Defence costs up to £100,000 for breach of contract claims.
 - Defence costs up to £50,000 for infringement of copyright claims.
 - Pollution clean up costs of up to £25,000 included.
 - Regulatory mitigation cover added for self reporting.
 - Only knowledge of directors, human resources and legal applied to the company in the event of a claim.
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rradar advisory service and important phone numbers

rradar important information**

Policyholders phone and email legal advice services

Legal advice line (Mon – Fri, 8am – 6pm)	0800 955 6111
24/7 Out of hours emergency crisis line	0800 955 6222
rradarstation Legal advice email (Mon – Fri, 8am – 6pm)	contactus@rradar.com
rradarstation Advisory web portal	https://station.rradar.com
rradar website	www.rradar.com

Please have your policy number and details available when you get in touch.

**Your AXA policy includes access to rradar's legal, regulatory, risk management advice, digital tools and access to the crisis line for emergency out of hours legal advice and support for business related crime, available at evenings, weekends and all bank holidays.

Legal, regulatory and risk management advice included in your policy

rradar is a specialist commercial and litigation law firm that uses legal expertise and digital tools to proactively manage, advise and deliver business solutions to reduce business risk. Your policy gives you access to the wide range of business support and legal services from rradar.

By combining professional legal representation and specialist advisory services, rradar's team can answer your questions, educate your business, and assist with any legal and regulatory issues which you could face, including concerns regarding:

- Human resources and employment law
- Health and safety and environmental regulations
- Corporate and individual manslaughter
- Business related crime and regulation
- Tax
- Money laundering, bribery and corruption and anti-competitive practices
- Plus, advice on corporate governance, directors and shareholders duties, commercial contracts, intellectual property, data protection, GDPR, cybercrime, and motor offences.

How to access rradar's advisory services included in your policy

Check that your insurance advisor has registered you for rradar's advisory services by emailing registrations@rradar.com or by calling 0800 955 6111. Please have your policy details handy when you get in touch.



Included in your policy: **rradarstation**

Advice line: **0800 955 6111**

Email: **contactus@rradar.com**

(responses during **rradarstation** hours: Mon – Fri, 8am-6pm)

rradarstation is **you** legal advice phone and email advisory service and web portal, designed to help **you** manage and minimise **your** business risks.

Many regulations affect **your** business such as health and safety, employment, human resources, GDPR and more.

rradar's web portal and highly experienced telephone and email advisors offer support to **you** across all areas of business compliance.

rradarstation web portal

Online resources: **www.rradar.com** (available 24/7, see how to access **rradar's** services for log-in details)

You and any employee who **you** authorise have unlimited access to **rradarstation** web portal and resources. Written in simple everyday language **you** get over 1,000 easy to use articles, step by step guidance sheets, forms, sample letters, checklists, blogs, videos and downloadable templates relating to a wide range of compliance areas **your** business could face. The web portal is easy to navigate and is search enabled for key terms and issues.

rradarstation phone and email advisory service

Tel: **0800 955 6111**

Email: **contactus@rradar.com** (Mon – Fri, 8am – 6pm)

You and any employee who **you** authorise have access to **rradar's** team of highly experienced specialist advisors who are contactable over email or phone 8am – 6pm Monday to Friday. There is no limit to the number of times **you** can contact or access **rradarstation** web portal or the advisors. Neither is there a limit to the time it can take for the team to support **you**, so there are no billable charges.

For advice that falls outside the scope of **rradar's** advisory service they will agree a clear fixed fee with **you** in advance. These services could include a detailed review of legal documents or the preparation of letters or emails to a third party or the drafting or production of documents.



rradargrace:

Your virtual legal assistant app. Download **rradargrace** from the Google App or Play Store and log in with your **rradarstation** online details



rradargrace is an on demand dynamic app that links to the online **rradarstation** and provides quick and convenient access to FAQ information for employment, human resources and Health and Safety queries. Using machine learning technology, **rradargrace** can deliver legal support, tools and templates to **you** smart devices on the go.

rradar comprehensive legal services, out of hours helpline and PR crisis advice

Crisis line Tel: 0800 955 6222 – available evenings, weekends and public holidays

Included in **your policy** is access to **rradar's** specialist legal teams and, cover permitting, includes full legal representation for claims and investigations. Discussions and advice provided by **rradar's** legal team are legally privileged meaning they are protected and confidential.

In the event of an investigation, tribunal or court case, **you** are represented by **rradar's** teams of specialist solicitors and barristers.

Outside office hours, if a business-related crime or emergency occurs, **you** can call the crisis line and speak direct to the **rradar** legal team who will advise on how to best work with the police, Health and Safety executive and all investigating and regulatory bodies.

Crisis PR advice is also available to **you** on telephone: 0800 955 6111 (between 8am – 6pm Mon – Fri) and through the out of hours crisis helpline telephone: 0800 955 6222.

Limits of cover available

Unless stated otherwise, the limit of cover applies to each and every claim and includes defence costs, settlements or awards made.

£100,000	£250,000	£500,000
£1,000,000	£2,000,000	£5,000,000
£10,000,000		

Significant or unusual exclusions and limitations

Exclusion or limitation	Applicable section(s)
Direct claims directly relating to bodily injury exclusion.	All
Deliberate or dishonest acts and deliberate breaches of regulation exclusion.	All
Fines and penalties imposed exclusion.	All
Past claims, matters known or litigation commenced prior to start of the policy exclusion.	All
Breach of professional duty exclusion.	All
Claims made after a take-over or merger exclusion.	All
Claims arising from the operation of a defined benefit pension scheme exclusion.	Directors' and officers' liability and Company legal liability
Claims outside of the United Kingdom exclusion.	Employment practices liability and legal liability
Contractual payments exclusion.	Employment practices liability
Non compensatory payments exclusion.	Employment practices liability
Products exclusion.	Company legal liability

Standard excesses (applies to defence costs and awards or settlements)

Section of cover	Excess
Directors' and officers' liability.	Nil
Employment practices liability.	£5,000 each and every claim including defence costs. The standard excess will not apply where the advice of rradar legal is followed for any matter that may lead to a claim. Any applicable excess will only be charged at the end of a claim and will not apply to a successful defence.
Company legal liability.	£2,500 each and every claim

Policy duration

This is an annually-renewable policy.

Applicable law

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk

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