## A Guide for Brokers

Services included in the AXA Management Liability Policy.





### Who We Are

Smarter Legal Services.

rradar is AXA's exclusive legal services partner under its Management Liability Policy (MLP) and is a litigation and commercial law firm that specialises not only in the management of legal crises, but also in the education and prevention of them in the first place.

We combine professional legal representation and specialist advisory services to offer AXA MLP policyholders a unique service. Business risks and claims are proactively minimised by access to our proactive expert legal, regulatory and risk management advice and support at no extra cost. Access to policy training and webinars is also provided as part of our services.

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### AXA and rradar Policyholder Benefits

As part of the AXA MLP or an associated scheme with rradar benefits, policyholders get access to our legal advisory web portal, phone and email service. This is where they will find answers to legal and regulatory queries and can talk to our UK-based team across a broad spectrum of legal and regulatory issues their business, charity or organisation might face.

There is no limit to the number of times a policyholder can contact or access our advisory services. Neither is there a limit to the time our advisors will take to support them. Policyholders can talk through the advice with our team and there are no billable charges.

For any advice which falls outside the scope of our advisory service, we will agree a clear fixed fee in advance. This 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.

#### Policyholder benefits include:

 Legal advice over the phone and email: Monday to Friday between 8am - 6pm
Access to our digital tools: rradarstation, rradargrace, rradarreport
24/7 out of hours crisis line
Advice on all regulators and authorising bodies such as Health and Safety Executive, Local Authorities, Environment Agency, HMRC, FCA, CQC, Police and more
Downloadable legal and regulatory advice, support guides, letters and templates
Access to online tutorial videos, webinars, podcasts and digital newsletters

### Our Broker Partners

We know that to clearly explain the advantages of rradar to prospective and existing policyholders, brokers need to understand the unique benefits of our services.

rradar's Business Development and AXA MLP teams have developed a support programme tailored for brokers that helps maximise MLP sales, achieve targets and boost policyholder retention and loyalty.

This plan is very flexible and can be delivered face-to-face, over the phone or via webinar so it can cover multiple team locations.

Our team will help you to fully understand the depth of cover and the enhanced proactive approach we take at rradar. We also explain the three core digital tools provided to all policyholders that help reduce legal risk.

Other resources provided to broker partners include:

- Online tutorial videos, webinars, podcasts and digital newsletters
- Face-to-face or online MLP training sessions
- MI data, insights into broker and policyholder engagement and usage of rradar services
- Bespoke marketing collateral and sector specific case studies

- Access to IDD and CPD industry training courses
- Live demonstrations of rradar's digital tools: rradarstation, rradargrace, rradarreport
- Regular contact and support from rradar's Business Development team

## Registration Process for MLP New Business and Renewals.

For policyholders to access our services under the MLP, we need to verify their policy details. Brokers can email us at **contactus@rradar.com** and supply us with the policy details we need.

#### What we need from you:

- The policyholder's full name this person is named on the policy document and will be registered on our system as the principal policyholder
- Email address
- Company name and trading address
- Policy number
- Policy inception date
- Policy renewal date
- Product type (MLP/Scheme name)
- Your full name and Company details

### Using the AXA Bordereau Process

For brokers using the Bordereau process, please send the above information to: **registrations@rradar.com** and our team will register the policyholder's details for a rradar account.

We will use these details to verify and register the policyholder and named individual as the principal rradar account holder for that policy.

For any problems or queries regarding policyholders' details please contact our team on **0800 955 6111** or email **contactus@rradar.com**.

### Activation Process for Policyholders - 1,2,3.

Once the principal policyholder's details have been submitted and registered, our proactive approach engages with them immediately by sending a "Welcome to rradar" email which will take them through the activation process:



#### Activate

All policyholders need to activate their rradar account by setting a password. This password is used to log in to our digital tools: rradarstation web portal, rradargrace and rradarreport.



### Verify

If not already verified, policyholders will be asked to submit proof of their policy cover by emailing us a scanned copy or picture of their policy schedule.



### Authorise

Only the principal policyholder can authorise others within their business they wish to have access to our services under their company name and policy. These can be their HR Manager, Health and Safety Officer, Company Directors or anyone that would benefit from having access to our services for the work they do within the business.

There are options to give them access to rradar digital tools: rradarstation web portal/ rradargrace/rradarreport and /or access to Legal Advice from rradarstation advisors and specialist legal teams. Only people who have been nominated by the principal rradar account holder can access our services.

If a policyholder gets in touch with us and we have no record of their policy details, we will request proof of an active policy by requesting a copy of their policy schedule from them.

If the policyholder does not have this available, we may contact you directly for the relevant information to verify that they can have access to our services.

No advice can be provided without proof of an active policy.

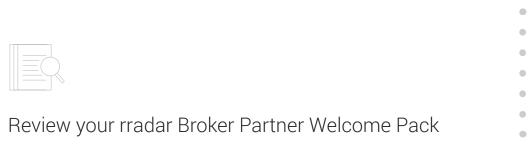
## Next Steps...

Contact our Business Development Team at brokers@rradar.com.





Become a Broker Partner Simply contact our Business Development Team and a member of the team will take you through the process.



As a Broker Partner, you will receive a welcome pack which will provide you with our current brochures and flyers. It includes essential information regarding how to access our services, key benefits and features, how to obtain further marketing material and the key contact details for our Business Development Team. You can opt in to receive regular updates through useful legislation and regulatory newsletters, blogs, case studies, information on upcoming events and ways to get involved in joint venture and MLP related campaigns and opportunities.



### Arrange your MLP rradar training presentation - on site or online

Schedule an appointment by emailing our Business Development Team and confirm your preferred training format, number of attendees, date, location and time.



#### Sign up for our digital tools demonstration

Our risk prevention strategy focuses on three core digital tools: rradarstation, rradargrace and rradarreport. To help you advise prospective and existing policyholders on the benefits of these solutions, we will arrange for you to have a live demonstration. Contact our Business Development Team and we will contact you to arrange the details.



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## Schedule a follow-up business development call/meeting with our Business Development Team

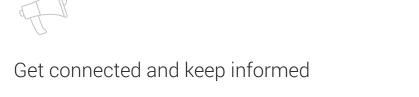
After your MLP rradar training session and demo, we encourage a follow up call or meeting with our Business Development Team.

This will give you and us the opportunity to discuss progress, provide feedback on the training and review your experience of our services. Our team will also update you on how well your team is doing registering policyholders and provide updates on our future products, regulatory briefings, upcoming events and training webinars planned with AXA.

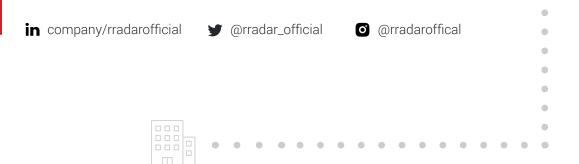
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### Attend a rradar event

Catch up with us at annual broker exhibitions or attend one of our social or training events throughout the year with our key business partner AXA. Make sure you are on our events mailing list to receive an invite!



Bookmark our rradar.com website for helpful information, latest news, articles, blogs, legal insights and announcements on topical and relevant issues that you will find useful. Be sure to follow us on LinkedIn, Instagram and Twitter channels too!



### Schedule a tour

Get familiar with our facilities and services and meet the people who will help you increase your knowledge of the AXA MLP and understand how accessing our services empower policyholders to run better legally compliant businesses, and help reduce claims. Make an appointment or hold a team away day at our offices.

## Empower and Educate.

We combine professional legal expertise and technology to design and deliver services for businesses which allows them to navigate and thrive in an ever-changing environment of regulation, compliance and litigation risk.

### Comprehensive Legal Advice

Access to Specialist Legal Teams and 24/7 crisis line

rradar's specialist Legal Services Teams provide expert legal advice, support and representation to a diverse commercial client base across all industry sectors ranging from small ownermanaged businesses to large multinational corporates.

Offering UK-wide coverage, our Legal Services Teams include lawyers with recognised experience and expertise.

We are regularly involved in complex, high profile and high value cases in Business Crime and Regulation, Employment Law, Commercial Disputes and Corporate and Commercial Law. If a crisis arises, you can call our 24/7 crisis line and speak directly to our Legal Services Teams who will advise on how to best work with the Police, Health and Safety Executive and all investigating and regulatory bodies.

Discussions and advice provided by our Legal Services Teams are legally privileged meaning the advice given is protected and confidential. In the event of a tribunal or court case, policyholders are represented by our teams of specialist solicitors and panel of barristers.



### Business Crime and Regulation

Supporting businesses when dealing with regulators and enforcement authorities.



### Commercial Disputes

Supporting businesses when they face disputes in the ever-changing commercial landscape.



### Corporate and Commercial

Wide range of business services relating to compliance, managing trading relationships and business growth.

#### Employment

All aspects of Employment law from initial, preventative advice through to the employment tribunal and beyond.

### Proactive Advice and MLP Claims

Policyholders should be encouraged to use rradar's advisory services by our broker partners. Using our proactive advisory services and digital tools will enable them to address matters or issues that could potentially lead to a claim being made against their business.

Policyholders can get the advice and help they need to limit the impact of any issues and even potentially prevent a claim from developing in the first place.

Should a claim arise, our team of advisors will pass the details and any relevant notes regarding the proactive advice and steps you have already taken, to the relevant legal team to begin the claims process.

Upon allocation, our specialist lawyers will contact the policyholder and broker to confirm the claim has been allocated to one of our Legal Services Teams: Employment, Business Crime and Regulation or Commercial Disputes and we will explain what is required in terms of further information and any relevant documentation.

As AXA's exclusive legal services partner under its MLP, we have AXA's delegated authority for certain categories of claims under the policy. The policy sets out the requirements and procedure for notifying a claim on the policy and also the conditions which must be complied with. Claims should be notified by emailing **claims@rradar.com**.

Our teams are highly experienced and understand the wider concerns policyholders may have relating to their claim. All legal advice and discussions with us are protected under legal privilege meaning they are confidential, as is the information they provide to us.

Cover under the policy is always subject to the terms, conditions and exclusions set out within the policy documentation.

Because the claims we deal with vary significantly in terms of their nature, complexity, value and legal discipline, we look to ensure that the right approach is taken in each claim to enable the process to run as efficiently and smoothly as possible.

## Things we need to know when notifying a claim:

Please include as much of the following information as possible:

- Policyholder full name
- Name of their business
- Email address and phone number for us to contact them
- Policy number
- Summary of the claim
- Supporting documentation, e.g. photos, invoices, contracts, correspondence etc.

We will also need your full name, company name and the best phone number and email address for us to contact you on too.



## Our Digital Tools.

At rradar, we embrace technology and see it as a significant opportunity for transforming and empowering organisations. The key digital tools available to all MLP Policyholders include:

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Search, or call us on 0800 955 6111.	
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rent and Human Resources Health, Safety and	Environment
ospitality and Leisure Manufacturing	
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### rradarstation The Preventative Advisory Service

If you have a legal question and need advice quickly, then rradarstation is your first port of call. Whether you require a contract template or examples of corporate letters, each written and verified by our legal professionals, or you just need to speak to a knowledgeable expert who can answer your commercial legal questions, you will find the answers you are looking for at rradarstation.

### Online Web Portal Guidance at your fingertips

Written in simple everyday language, the online portal gives clients 24/7 access to guidance, videos answering frequent questions and downloadable templates to use in the day-to-day running of their businesses. Our solicitors are continually developing our library of guidance which covers major topics including employment law, health and safety regulations, tax, commercial contracts and corporate governance.

### Phone and Email Advisory Service The personal approach

To complement our online rradarstation portal, we have a team of UK-based legal advisors, solicitors and regulatory experts who are contactable via email or phone between 8am - 6pm, Monday to Friday. They are with you from first contact to the point that your problem is finally resolved – and will be there again if needed.

For any advice which falls outside the scope of our advisory service, we will agree a clear fixed fee 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.

All legal advice provided by rradar is protected by legal priviledge, meaning it is confidential, as is the information you provide to us.



24/7 access to guidance articles and videos via the online web portal.



Advice, templates and checklists ready to download from the online web portal.



Direct access to expert legal advisors via the phone and email service.

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Covers topics across a wide range of legal, business and operational areas.

## Sharing Knowledge.

Sharing expensive and difficult-to-access legal knowledge through innovative digital channels so you can easily access the information you need before your risks become costly problems.

🥪 / grace

Hello. How can I help you?

Broadly speaking, discrimination is treating an employee worse than off

employees because of a protect characteristic. The main types of direct discrimin Characteristic. The main types of discrimination are direct discrimination indirect discrimination, barassment and discrimination are direct discrimination, indirect discrimination, harassment and

Broadiy speaking, discrimination is treating an employee worse than other employees hecause of a protected teaung an employee worse than o employees because of a protected characteristic. The main types of

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victimisation.

How would you rate this answer?

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What is discrimination

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### rradargrace

#### Access Our Intelligent Legal Assistant

We recognise that our clients like to use the latest technology and want a legal services partner who can deliver knowledge through dynamic platforms to make the law more accessible and on the go.

Our library of knowledge isn't just for office staff sat at a desk. We aim to make our digital tools as versatile as the businesses we support, so all our legal expertise is available through rradargrace.

rradargrace is our intelligent legal assistant for business and is linked to rradarstation. Using predictive text and voice recognition, her answers to questions regarding your organisation's legal queries can be delivered to your smartphone or other device, wherever you are, whenever you need them.

Users can ask rradargrace questions across a range of topics and she will respond clearly, direct users to related articles on the rradarstation web portal and provide the option to call our advisors for more bespoke advice.

Download from the App store or Google Play store, rradargrace is accessible as a mobile app, or from your web browser.



Instant legal support "on-the-go". Simply download from the App Store or Google Play.



Using voice recognition technology, answers commercial legal questions.



Integration with rradarstation to deliver templates, business guidance and more via smart devices

# Digital Solutions.

Providing efficient and user-friendly digital solutions to help minimise risk, rather than waiting until things have gone wrong.

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Accident or near-misso

tion

Was this an accident or a <sup>ie</sup> choose an op

### rradarreport The Digital Incident Recording Platform

We all know unexpected incidents can happen anywhere and at any time. In the immediate aftermath of an incident, it's easy to forget to record vital information that may be needed later. Forgetting these details could prove the difference between success and failure in managing any claims or investigations which may follow.

rradarreport is our digital platform for prompt recording of near miss, minor and major incidents in your workplace. rradarreport is designed specifically to help businesses easily document, manage and respond to health and safety risks across their organisations.

Designed to work across a wide range of industries, rradarreport offers a fully responsive 24/7 online system that is optimised for desktop, tablet and mobile devices.

The information gathered by rradarreport will allow your business to analyse accident data, trends and patterns over time and provides graphical and statistical MI to identify Health and Safety spikes, allowing managers to take appropriate actions and limit future incidents occurring.

In the case of a RIDDOR reportable incident, the record is legally privileged; our expert health and safety lawyers will receive a copy of the notification and will contact you to provide your business with legally privileged advice around the incident.

Available to download from the App store or Google Play store.

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Upload evidence, images and witness accounts.



Responsive design - use online or on the app.



Review analytics - Analyses data to help spot risks.



Educates by supporting your internal processes.

### Contact Us

Broker Development Team Email: brokers@rradar.com Phone: 03300 414 996

Potential Claims Notifications Follow the claims notification procedures and conditions Email full details to: claims@rradar.com

Policyholder Registration Queries Email: contactus@rradar.com Phone: 0800 955 6111

#### Other Useful Information:

General Enquiries Monday to Friday: 03300 414 996

24/7 Out of hours Crisis line: **0800 955 6222**  Legal Advice Line Monday to Friday, 8am - 6pm: 0800 955 6111

Legal Advice Email Monday to Friday, 8am - 6pm: contactus@rradar.com rradarstation User Web Portal: https://station.rradar.com

rradar website For more information: **rradar.com** 

Download rradargrace and rradarreport from the App Store or Google Play Store and log in using your rradar account details.

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