



GUIDE TO THE:

AXA Management Liability Prevent & Protect Policy

Comprehensive protection for organisations and the people who lead them.



Main menu

- 1 Introduction**
Increased need for Management Liability Insurance
- 2 Risks and vulnerabilities**
Managing growing risks and mitigating exposures
- 3 Industry specific risks**
Case studies and claims examples
- 4 The AXA Management Liability solution with radar**
Why choose AXA?
- 5 rradar testimonials**
Proactive advice and support for policyholders
- 6 Management Liability Prevent & Protect Policy cover**
Trade appetite and how to trade
- 7 Contacts**



Introduction





Introduction

Helping clients through turbulent times

Businesses across Britain are being shut down at a rate not seen since the financial crash. Research by City AM found that more than 1,100 companies faced winding-up orders in the first 15 weeks of 2025, an increase of nearly a quarter compared to last year and the fastest rate of corporate closure since 2010. Nearly 2,200 businesses also saw winding-up petitions, an increase of more than a fifth since 2024 and the highest rate since 2012.

Organisations have never been so exposed.

The current economic climate, unexpected losses, expensive employment tribunals, regulatory investigations, contract disputes, insolvency related D&O claims, fraud issues and accidents, have all created greater levels of vulnerability.

That's why it's so important to insure with a market leading policy that will help clients to mitigate their risks and increase financial and legal resilience.

The AXA Management Liability Prevent & Protect (MLP&P) Policy proactively helps our policyholders manage their people, contracts, premises and data.

It also empowers them to confidently identify the risks and vulnerabilities that could cause them difficulties –

and should a claim arise, provides protection against them. A key element of this is our partnership with rradar, a specialist litigation law firm.

With rradar's clear and holistic vision to educate, policyholders can make smarter choices and gain greater control to confidently decrease claims and reduce risk. Having access to rradar's leading legal professionals for privileged advice can have a significant and positive impact on their organisation.

As an insurance broker with specialist industry knowledge, this playbook can help you take a closer look at every aspect of the AXA MLP&P Policy, so you can prepare your clients for the risks they may face and help ensure they have the most appropriate cover.

Chris Bailey, Underwriting Trading Manager, Management Liability, AXA Insurance



Risks and vulnerabilities





Risks and vulnerabilities

Risks and vulnerabilities: Key Exposures

UK Regulators

Directors' and Officers' Liability:
Key Exposure definitions

Corporate Legal Liability:
Key Exposure definitions

Employment Practices Liability:
Key Exposure definitions

Risks and vulnerabilities: Key Exposures

Business decisions and activities are increasingly scrutinised by clients, investors, employees and regulators. All organisations are vulnerable to a multitude of risks and exposures.





Risks and vulnerabilities

Risks and vulnerabilities: Key Exposures

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Corporate Legal Liability: Key Exposure definitions

Employment Practices Liability: Key Exposure definitions

UK Regulators

With over 90 Regulators in the UK, not including Local Authorities, spending a combined £5 billion, no business can ignore their regulatory responsibilities.

The AXA MLP&P Policy covers investigations from all UK Regulators including the Health & Safety Executive, Police, HMRC, ICO and Environment Agency as well as regulatory mitigation cover as standard.

AXA MLP&P policyholders can access Business Crime and Regulation advice through radar's Legal Advisory Service Monday – Friday from 8am – 6pm. There's also a dedicated crisis line available 365 days a year, 24 hours a day, 7 days a week for legal advice should a business crime or regulatory incident occur out of business hours.

90+

REGULATORY BODIES
IN THE UK

£5bn

SPENT BY REGULATORS
EACH YEAR





Risks and vulnerabilities

Risks and vulnerabilities: Key Exposures

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Directors' and Officers' Liability: Key Exposure definitions

These claims affect them, their fellow Directors, Officers and even employees who have an unlimited personal liability for decisions and actions made on behalf of their business.

Key Exposures include:

INSOLVENCY

When a company is insolvent and liquidators or administrators are appointed, they can pursue Directors on behalf of the company's creditors for breach of their statutory duties. Once a company is insolvent, claims may be brought by the administrator or liquidator under the Insolvency Act 1986.

REGULATORY INVESTIGATIONS AND PROSECUTIONS

The complex regulatory landscape affects all Directors and Officers with regulators having the power to sanction, fine or even imprison for the most serious offences.

BREACH OF DIRECTORS DUTIES

Directors owe various duties to a company; those duties are now largely set out in the Companies Act and if there's a directors service agreement. Where a Director breaches their duties, it's usually the company itself which takes action to seek a remedy. In some circumstances, one or more shareholders can make a claim against a Director if they have suffered direct personal financial loss that's different from the loss suffered by the company, or if they believe that other Directors will prevent a claim being brought by the company.



Risks and vulnerabilities

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UK Regulators

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Key Exposure definitions

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Employment Practices Liability:
Key Exposure definitions

Corporate Legal Liability: Key Exposure definitions

These claims are made involving the business, either as the sole target or jointly with one or more individuals.

Exposures include:

CONTRACT DISPUTES

Minor disputes can escalate, damaging relationships or even threatening the survival of a business. No matter how hard they try to avoid it, the owner and their business may unfortunately end up in court over a contract dispute.

EMPLOYEE AND THIRD PARTY FRAUD

Almost one in five small businesses has suffered from loss as a result of fraud by an employee at some point during their history. This can cause significant loss and, in some cases, can even destroy a business.

DATA PROTECTION BREACHES

If a business holds and processes information about their clients, employees or suppliers, they're legally obliged to protect that information. Failure to do so can lead to claims from the Information Commissioners Office or the Third Parties affected by any breach.

REGULATORY INVESTIGATIONS AND PROSECUTIONS

Most regulatory investigations or prosecutions are against companies rather than their Directors or Officers. Regulators have the power to close a business or impose financially crippling fines. There's been an increase in activity over recent years and this trend is likely to continue.



Risks and vulnerabilities

Risks and vulnerabilities: Key Exposures

UK Regulators

Directors' and Officers' Liability: Key Exposure definitions

Corporate Legal Liability: Key Exposure definitions

Employment Practices Liability: Key Exposure definitions

Employment Practices Liability: Key Exposure definitions

Protects the business against financial loss from claims made by employees for a wide range of employment practice violations.

Exposures include:

UNFAIR DISMISSAL

Every employee who has the qualifying period of service has the right not to be subject to an unfair dismissal.

If an employee feels their dismissal was unfair, they can bring a claim to the Employment Tribunal.

Even where there's a justified reason to dismiss an employee, if a business doesn't follow correct procedure or process, the dismissal may still be deemed unfair.

HARASSMENT OR DISCRIMINATION

Workers are protected under Employment Law against unlawful discrimination by the Equality Act 2010.

Claims can be made in the Employment Tribunal on the grounds of sex, pregnancy/maternity, marriage/civil partnership, gender reassignment, sexual orientation, religion or belief, race, disability and age.

This can also include claims brought by unsuccessful candidates applying for roles.

DEDUCTIONS FROM WAGES

Typically arising following dismissal, an employee (or former employee) can bring a claim for unlawful deduction of wages if certain criteria under the Employment Rights Act aren't met.

Typical disputes arise as a result of holiday pay, bonus or commission pay and statutory payments e.g. time off to attend antenatal appointments.



Industry specific risks



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Industry specific claims scenarios

It's important that policyholders understand when to consult with radar for advice so that they can try and avoid a claim and, if a claim does follow, radar is already involved and aware of the issues so they can be ready to support.

The following examples show the implications of some typical claim scenarios. These scenarios are for example purposes only and aim to provide general information on a relevant topic in a concise way. The outcome of the situations within this document shouldn't be taken as legal advice in relation to a similar circumstance nor the results.

Action shouldn't be taken without first obtaining legal advice. Cover under the policy is always subject to the conditions and exclusions set out within the policy document.



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Legal Advisory Service and use in claims

The AXA MLP&P Policy provides policyholders with access to specialist legal and regulatory experts at radar either over the phone or by email. They can contact the radar legal advisory team for queries on:

- Employment Law and HR
- Business related crimes and regulation
- UK GDPR and Data Protection
- Health and Safety
- Tax Liabilities and HMRC investigations
- Intellectual Property
- Commercial Disputes
- Commercial Contracts
- Compliance and Corporate Governance frameworks

Good to know:

For HR and employment issues, a potential additional benefit for seeking and following advice from radar’s advisory service may reduce the policy excess amount payable if a claim still arises.

In some instances, there might be an endorsement requiring advice to be sought and followed to enable the policy to respond to a claim at all.

Policyholders may give permission to an unlimited number of users across their organisation for access and use of the Legal advisory services and risk management tools.



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Leisure and Hospitality

Overview

The face of leisure and hospitality has been changing for a number of years. The current economic climate has accelerated these changes at a rate no one could predict. With much of the sector unable to trade or only able to operate with reduced capacity, the risk of insolvency or redundancies has been an all too real threat for this sector.

With all of this on top of the usual concerns for leisure venues such as food and hygiene standards, licensing, regulation and employment procedures, Management Liability protection has never been more important.

Key exposures

- Redundancy – employees claiming unfair selection process.
- Insolvency – claims from creditors.
- Contract – supply chain issues.
- Regulatory – investigations from regulators.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Professional Services

Overview

As a highly regulated sector with increasing requirements around risk and compliance, Data Protection and changing dynamics in the way we work combine with an ever more litigious society, Management Liability provides peace of mind protecting both your business and reputation.

Key exposures

- GDPR – data breaches.
- Insolvency – allegations of wrongful trading.
- Regulatory – investigations from regulators.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Property

Overview

Whether you’re a property developer or a Residents’ Association, you will have a number of legal obligations including fire safety, Legionella assessments, environmental concerns and contractual disputes. With a wide range of responsibilities to protect both your tenants and shareholders combined with an unlimited personal financial liability as a Director or Officer, Management Liability provides vital protection when it’s needed most.

Key exposures

Actions brought by tenants.

Building Safety Act – regulatory investigations including fire safety and construction issues.

Environment agency – pollution or disturbing protected wildlife during property development.

GDPR – Data Protection breaches.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Education

Overview

The Education sector covers a broad range of businesses from nurseries all the way up to Higher Education. The sector includes private education/tutors and employers providing apprenticeship programmes. Educational establishments can include a broad range of activities such as: counselling services, acting as tour operators, care and respite services etc.

With a heavily unionised workforce, safeguarding duties and increasing financial pressures on educational establishments, this has led to a significant rise in claims in recent years for this sector. The sector has a number of regulators, the main two being OFSTED and ISI. The regulators have the power to remove senior staff members and the power to take control over the establishment until standards are met.

Key exposures

Regulatory investigations – this includes those specific to the Education sector and all other regulators e.g. HSE, Police.

Heavy PI exposure – Failure to Educate.

Employment claims.

Discrimination Claims.



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Charities/Not for Profit

Overview

Volunteers are the heart of a charity but unfortunately well-meaning action by volunteers without the relevant expertise in their field can bring exposure to Trustees.

A number of high-profile scandals have shone a light on the actions of Trustees in recent years. Charities risk reputational damage as a result of investigations which can have a devastating effect on income even where an investigation doesn't result in any formal action. AXA's MLP&P Policy can provide peace of mind reacting quickly to investigations to minimise the exposure.

Key exposures

- Damage to reputation.
- Regulatory investigations.
- Employment claims.
- Third Party fraud and forgery e.g. phishing scams.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Clubs

Overview

Clubs registered as a charity or that have Trustees are exposed to claims for defending against disqualification for allegations of a wrongful act, employment disputes, official investigations (including HMRC) and crisis management. Most clubs won't have the funds to defend these accusations which is why AXA's MLP&P Policy provides vital protection.

Key exposures

- Damage to reputation.
- Regulatory investigations.
- Employment claims.
- Third Party fraud and forgery e.g. phishing scams.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Construction

Overview

Workplace injuries and fatalities are an unfortunate reality facing many construction firms and Directors can find themselves being personally investigated and prosecuted. Combined with increasing environmental concerns, contractual disputes being commonplace and an unlimited personal financial liability as a Director or Officer, Management Liability provides vital protection when it's needed most.

Key exposures

Corporate manslaughter and Health & Safety investigations.
Contractual disputes.
Environmental prosecutions.
Employment issues.



Industry specific risks

Industry specific claims scenarios
Legal Advisory Service and use in claims
Leisure and Hospitality
Professional Services
Property
Education
Charities/Not for Profit
Clubs
Construction
Manufacturing
Retail
Motor Trade
To summarise
Case Studies
Claims examples
Key points to remember



Manufacturing

Overview

The face of UK manufacturing is constantly changing. In an ever more litigious society, contractual claims are increasing and regulatory red tape is tightening.

The current economic climate has accelerated these changes, causing disruption to supply chains and significant delays in the ability to fulfil demands.

Adding to the increased regulation will be your company's duties to meet the new carbon neutral deadlines set by the UK Government. All of this has resulted in an increased risk of regulatory prosecution, redundancies, restructures and insolvency.

Key exposures

- Health and Safety investigations.
- Contractual disputes.
- Environmental prosecutions.
- Insolvency.
- Employment claims.



Industry specific risks

Industry specific claims scenarios
Legal Advisory Service and use in claims
Leisure and Hospitality
Professional Services
Property
Education
Charities/Not for Profit
Clubs
Construction
Manufacturing
Retail
Motor Trade
To summarise
Case Studies
Claims examples
Key points to remember



Retail

Overview

UK retail has been changing for a number of years, with the move to online shopping and the demand for instant supply increases.

The current economic climate has accelerated these changes, causing disruption to supply chains and significant delays in the ability to fulfil demands.

All of this has resulted in an unprecedented closure of physical stores, redundancies, restructures and insolvency.

Key exposures

- Insolvency.
- Employment claims.
- Health and Safety investigations.
- Environmental prosecutions.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Motor Trade

Overview

The motor industry attracts a lot of criticism from the public with allegations of poor customer service bringing about reputational issues that can be damaging to your business.

With an increased environmental focus, motor traders can find themselves particularly at risk for allegations of pollution from Regulatory Bodies.

AXA’s MLP&P Policy can provide peace of mind reacting quickly to investigations and providing crisis risk management to minimise your exposure.

Key exposures

Employee dishonesty.

Regulatory investigations.

Reputational damage.

Third Party fraud e.g. phishing scams.

Environmental prosecutions.



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



To summarise

Effective communication and early action is key.

- Clients should be encouraged to interact with AXA’s MLP&P Policy, particularly accessing rradar's specialist legal and risk management advice and services which could help avoid a claim arising and can, in some instances, reduce the excess payable should a claim arise, or ensure that the policy can respond where seeking advice is a condition of the policy.
- The more familiar a policyholder is with the cover it has and the key requirements of the policy, the greater the understanding the policyholder will have of the importance of compliance with those key requirements and the more likely it is that the policy will be able to respond.



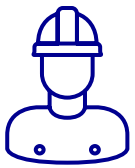
Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Case Study

Policyholder: manufacturer of domestic appliances



Contractor fell through a fragile lead roof at a height of about 16 metres, breaking several bones.
RIDDOR report was submitted.



Allegations of breaches of Health and Safety regulations were investigated by the Health and Safety Executive (HSE).



Following rradar’s legal team involvement, a careful and considered consultation and a full response to questions (including the provision of photographic evidence) was given under caution.



The HSE were persuaded by rradar to take no further action against the client which was very significant.
If the client did not have access to rradar’s services, they could have been prosecuted and fined an unlimited amount.

Outcome

- ✓ policyholder was supported by rradar’s legal team throughout the process
- ✓ rradar mitigated risk of high value loss
- ✓ policyholder benefited from having the MLP with claims covered under the company legal liability section
- ✓ rradar provides policyholder with health and safety advice on how best to avoid future claims



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember

Case Study

Intellectual Property Liability Cover: the importance of knowing what is covered



Policyholder faced a claim for unregistered design right infringement by another company.



Claim made under Company Liability cover. Cover was confirmed for up to £50k of defence costs.



rradar IP team advises policyholder saving them significant costs on sourcing alternative IP solicitors.



Policyholder is now aware of the benefits of instructing rradar.

Outcome

- ✓ policyholder was assisted through the infringement process by rradar's Intellectual Property team
- ✓ rradar mitigated risk of high value loss
- ✓ policyholder benefited from reduced legal costs
- ✓ rradar provides policyholder with advice on how best to proactively protect their valuable IP rights and avoid future claims



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Case Study

Employment Practices Liability cover



Employee raises grievance due to increased workload following manager’s resignation.
Policyholder contacts rradar.



Legal Advisory Service team advises on grievance and appeal processes.
Policyholder follows instructions.



Claim made under Employment Practices Liability cover for potentially in excess of £250k. rradar’s legal team identify requirement to settle and negotiates £50k settlement.



Client’s liability excess reduced due to having taken advice prior to the claim being triggered.

Outcome

- ✓ policyholder assisted through grievance process
- ✓ rradar mitigated risk of high value loss
- ✓ policyholder benefits from reduced excess
- ✓ strong relationship built with rradar, leading to private instructions for HR/Employment training for managers and board



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Case Study

Circumstance investigation cover



Care home investigation
Due to death of service user following 4 falls in course of 1 month. Police make enquiries at request of public prosecutor.



rradar supports care staff during witness statement process.
Policyholder submits falls questionnaire in relation to initial fall.



Further information requested about the additional falls as prosecutor has concerns around risk assessment updates in response to falls.



rradar advises care home manager in completion of further questionnaires. Authorities confirm that death certificate will be issued, and no further action taken.

Outcome

- ✓ policyholder assisted through sudden death enquiry process
- ✓ support both on site and behind the scenes
- ✓ prevent circumstance from growing into investigation or claim
- ✓ matter resolved quickly rather than protracted process



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Claims example

Policyholder: Auto sector

rradar helps company navigate investigations following death of an employee.

What happened?

An employee attended a client’s site alone to fix a vehicle with a puncture. On arrival, the employee parked his van next to the machinery.

This was in breach of the company’s Health and Safety procedures, which require that employees set up an exclusion zone around a vehicle or machinery they are fixing.

The employee fixed the puncture but noticed that the tyre was not sitting flush against the wheel. The employee kicked the tyre, and it exploded.

The employee was blown against the van and suffered fatal injuries. Had the exclusion zone been in place, the employee would likely have survived.

The police and Health and Safety Executive (HSE) investigated the incident.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Claims example

Policyholder: Auto sector 

How did rradar help?

The company's Managing Director called rradar's emergency crisis line as soon as he was informed of the incident by the police.

One of our expert solicitors helped the company by:

- providing advice on the phone over the weekend that followed the incident
- supporting the client as they were interviewed under caution by the police
- helping them collate information for the HSE, such as copies of their policies and procedures and training logs
- guiding policyholder through an inquest and instructing counsel

What was the outcome?

Based on the evidence available and the representations made by rradar:

- the Police decided not to prosecute the company for corporate manslaughter

- the HSE decided not to prosecute or fine company, but did issue some improvement notices. The company improved how it trains employees to ensure its policies are put into practice and its record keeping processes are complied with
- the inquest concluded that the employee's death was an accident

Key lessons to take away from this case

- policies and procedures are not a tick-box exercise
- businesses must establish a culture where policies and procedures are always followed
- employee training must be refreshed regularly to make sure they remain aware of the dangers to them in the workplace and know company procedures



Industry specific risks

- Industry specific claims scenarios
- Legal Advisory Service and use in claims
- Leisure and Hospitality
- Professional Services
- Property
- Education
- Charities/Not for Profit
- Clubs
- Construction
- Manufacturing
- Retail
- Motor Trade
- To summarise
- Case Studies
- Claims examples
- Key points to remember



Claims example

Policyholder: Social club



rradar defended a social club against a constructive dismissal claim from a former employee.

What happened?

An employee of the social club was involved in a physical altercation with a club member. After the incident, the employee submitted a grievance stating they felt the club had failed in its duty of care and did not adequately protect them.

The club investigated the grievance. CCTV showed that the employee was the instigator of the incident and not the club member. Therefore, the grievance was not upheld.

When the outcome of the grievance was communicated to the employee, they went on a period of sick leave. They resigned while on sick leave and later made a claim of constructive dismissal against the club.

When the claimant resigned, ACAS got in touch for early reconciliation. The club called rradar again as it became a claim. rradar represented and advised the club during the ACAS process. An agreement was not reached, and the case progressed to an employment tribunal. rradar instructed counsel who advised and represented the club at the tribunal.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember

rradar

Claims example

Policyholder: Social club



How did radar help?

The club contacted radar's legal advisory service at the point it received the grievance. radar provided advice on how to manage this process. The advisory team explained the ACAS process to the client that employees or workers who want to make a claim against their employer must notify ACAS first and not the tribunal.

This is so a process called early conciliation can be started.

ACAS then have 6 weeks to try and resolve the issue. If there is no resolution after that time the claim is passed to the employment tribunal.

The claimant was looking for compensation for loss of earnings. radar's employment law team represented and advised the club during the ACAS process. An agreement was not reached, and the case went to a tribunal. radar instructed counsel who advised and represented the club at the tribunal.

What was the outcome?

The employment tribunal found in favour of the club. The club had not breached the employment contract, that it would give justification for the former employee to resign.

Key lessons to take away from this case

- Had the claimant been successful, the club would have had to pay the claimant compensation of around £18,000

This case highlights the importance of:

- following grievance procedures carefully
- seeking legal advice early and as soon as a problem arises



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember



Claims example

Policyholder: Cattle farm



rradar helped a farm handle a situation when the Environment Agency found it had accidentally polluted a local river

What happened?

The farm has two slurry ‘lagoon’ pits, which are connected by a pipe. Slurry is transferred between the lagoons usually taking 30 minutes. During one transfer it was left running for about an hour. This caused slurry to overspill in one lagoon. As soon as the policyholder became aware a digger was used to create two emergency trenches to divert the flow of slurry into a field and away from a nearby river.

The policyholder carried out two visual checks of the river a few hours apart. No pollutants were immediately visible in either check. They believed they had contained the issue so did not make a report to relevant authorities.

Later that evening, the policyholder was contacted by the Environment Agency stating that residents of the village 1km downstream of the farm had noticed that the river was ‘frothing’ and it had a pungent smell and discolouration of the water.

The Environment Agency investigated the site the next day and identified a direct pathway of slurry from the farm into the river. Several fish were allegedly killed by the resulting pollution. The pollution was in violation of environment regulations and possible sanctions.

The Environment Agency confirmed to the farm of its ‘intention to invoice’ and recover costs for their investigation. They requested the client attend an interview under caution, which can be a step before prosecution.



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember

rradar

Claims example

Policyholder: Cattle farm



How did radar help?

The client contacted radar who provided:

- essential next step advice immediately over the phone
- confirmation that radar's legal representative would visit the farm to provide further support
- the enlisting of a barrister should the farm be criminally prosecuted. This can ensure continuity of support should the matter reach the courts
- radar's legal team helped the client respond to all the correspondence from the Environment Agency and were able to persuade the agency to accept a statement
- under caution instead of the client attending an interview under caution, which
- radar's legal team helped prepare and submit.

What was the outcome?

We await a final decision on whether the farm will be criminally prosecuted. The client paid the Environment Agency invoice at a cost of £6,600 which was reimbursed through the policy cover. Also, radar's legal advice and support for correspondence to and from the Environment Agency is included under the policy.

Since the incident the client has:

- carried out a new slurry risk assessment
- introduced new slurry management measures (this includes installing a 600mm bund around one lagoon as an extra protection against overflows)
- introduced a timer system to alert when slurry transfer has been going for the usual 30 minutes
- filled a ditch that sits between the farm and the river with hay to filter out contaminants from run-off
- applied for planning permission to put a concrete extension to the new bund around a lagoon to provide further protection
- introduced a natural reed bed between the yard and ditch that leads to the river



Industry specific risks

Industry specific claims scenarios

Legal Advisory Service and use in claims

Leisure and Hospitality

Professional Services

Property

Education

Charities/Not for Profit

Clubs

Construction

Manufacturing

Retail

Motor Trade

To summarise

Case Studies

Claims examples

Key points to remember

rradar

Key points to remember

The AXA MLP&P Policy provides access to legal and risk management services from rradar

Included within the cover is:

- Expert protected legal advice and proactive risk management tools.
- Legal Advisory Service, for practical guidance over the phone or by e-mail.
- A 24/7 Emergency Crisis Line – urgent legal advice from rradar’s business crime and regulation team.
- Legal representation for claims and investigations.
- Unlimited access to online risk management tools.
- Legal and regulatory updates, newsletter, blogs and webinars.

Activate for access 24/7

- Policyholders must activate their rradar account to benefit from all the services available to them under the policy.
- Policyholders activate their account by logging into www.rradar.com or by typing into their internet browser my.rradar.com and inputting their associated email address and setting a password.
- Once the account is activated, access is unlocked to all the online risk management tools and online resources available under their policy.

Need Broker Support?

- **Scan the QR code or email brokers@rradar.com to contact rradar’s Business Development team for broker training sessions on products and services, or if you want to receive rradar updates and newsletters or to book a meeting.**





The AXA Management Liability solution with rradar





The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

Integrated customer journey with radar under the AXA MLP&P

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

Digital Products

Broker support

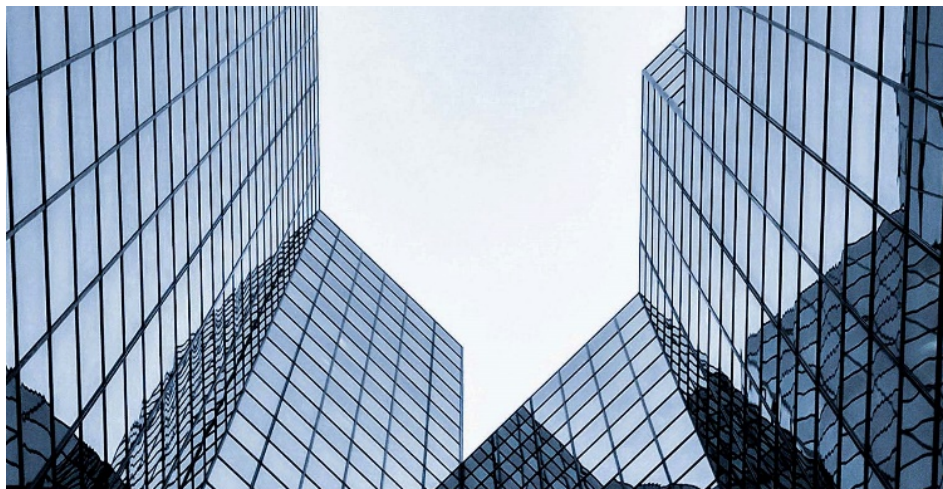
How policyholders access radar services



Why Management Liability is needed

With increased regulatory investigations, contract disputes, insolvency related D&O claims, fraud issues and serious accidents, it’s no wonder organisations are turning to their insurance providers to help them recoup and recover from unprecedented risks.

Below are some of our awards that demonstrate the scale of the risk and the commitment we have for our policyholders, now and in the future.



Claim paid £365,000

D&O & CLL Cover: Explosion at production facility, leading to RIDDOR reportable accident

Employee suffered serious life changing injuries, resulting in HSE and EA investigation to identify cause and assess extent of safety measures in place.



Claim paid £274,000

CLL & Crisis PR Cover: Fatality at manufacturing and equipment installation, RIDDOR reportable accident

Workplace fatality resulting in HSE investigation, Police interview under caution for company directors and inquest.



Claim paid £150,000

Civil Liability & Professional Negligence Cover: Fatality within an educational sector environment

Establishment benefited from Professional Indemnity extension under the MLP. This is only available to charities and the Education sector.



The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

Integrated customer journey with radar
under the AXA MLP&P

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

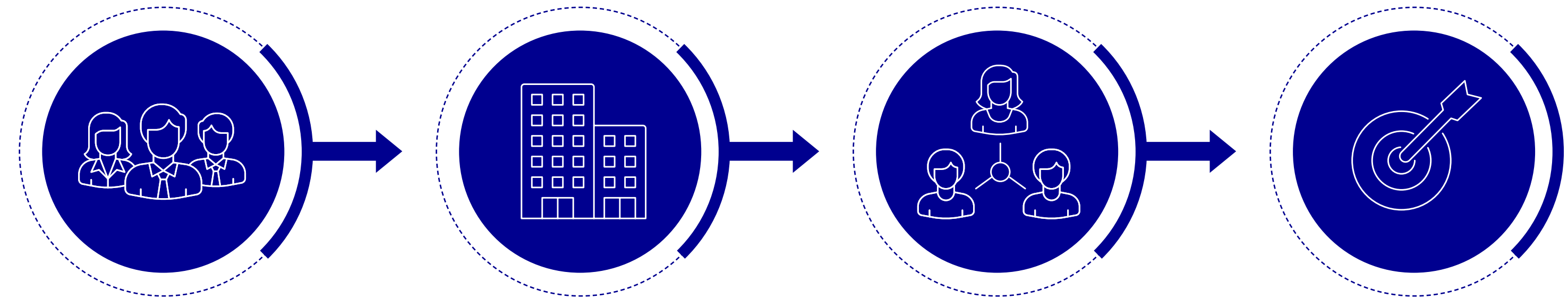
Digital Products

Broker support

How policyholders access radar services

rradar

Problem and solution



Directors' and Officers' Liability

Claims that affect Directors, their fellow Directors, Officers and even employees who have an unlimited personal liability for decisions and actions made on behalf of their business.

Company Legal Liability

These claims are made involving the company, either as the sole target or jointly with one or more individuals.

Employment Practices Liability (EPL)

With an average cost of £20,000, EPL claims can be extremely financially damaging as well as draining management resource and potentially harmful to the company's reputation.

AXA MLP&P Solution

Provides comprehensive protection combined with radar's proactive legal advice and representation against common and evolving risks for UK registered businesses, charities and Housing Associations.



The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

**Integrated customer journey with radar
under the AXA MLP&P**

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

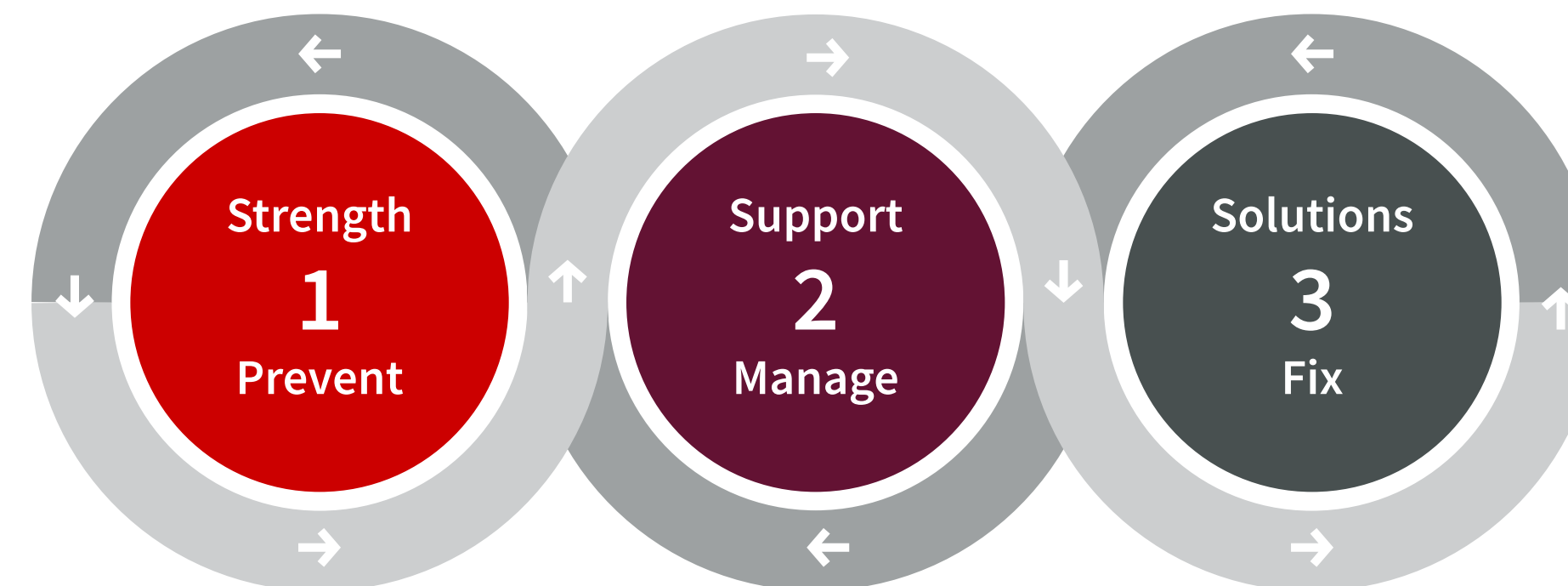
Digital Products

Broker support

How policyholders access radar services



Integrated customer journey with radar under the AXA MLP&P



1 Strength / Prevent

Strengthen their foundations

Avoid preventable problems and keep the business strong through:

- ✓ Online Knowledge Library
- ✓ Intelligent Legal Assistant
- ✓ Incident Reporting Tool
- ✓ Risk Audit Tool
- ✓ Blogs and webinars
- ✓ Legal and regulatory updates

2 Support / Manage

Achieve their goals

Overcome risk and keep their business moving through:

- ✓ Legal Advisory Service
- ✓ Legal guidance
- ✓ Business governance
- ✓ Performance improvements

3 Solutions / Fix

Minimise business harm

Resolve legal problems and keep their business through:

- ✓ 24/7 Emergency Crisis Line
- ✓ Legal representation
- ✓ UK wide litigation experts
- ✓ Legally privileged advice
- ✓ Claims management



The AXA MLP&P solution with rradar

Why Management Liability is needed
Problem and solution
Integrated customer journey with rradar under the AXA MLP&P
Making a claim
Claims and Crisis Management
Delegated Authority Claims Process
Our unique solution with rradar
Areas of expertise
Proactive Service Features
Digital Products
Broker support
How policyholders access rradar services



Making a claim

If you wish to make a claim please first check your schedule and policy wording which will provide details of the cover available, sums insured, financial limits, excesses, warranties, conditions, exclusions, and extensions of cover purchased by your business. If you are unsure of any aspect of cover, please contact your insurance broker in the first instance.

You must then follow the Claims notification condition, Claims procedures condition and Notification of potential claims condition within the Policy conditions. To notify a claim on your policy, you or your insurance broker can contact rradar at claims@rradar.com.

It is very important that you tell rradar about any claim you wish to make on your policy as soon as possible. Please provide as many details as you can to help make the claims process easier and allow us to help you faster. rradar has authority from AXA to determine policy cover in many of the claims notified to them. rradar will work with the AXA claims team where they don't have that authority, but any final decisions always rest with AXA. Pending a decision on cover and where rradar is instructed to represent a policyholder, rradar will take any necessary steps to protect the policyholder's position. rradar will work with brokers, the policyholder and AXA to determine policy cover, as quickly as possible in all the circumstances.

Claim is made	Policyholder is contacted	Regular updates and ongoing support	Decision made
Broker/policyholder sends the full details of the claim to rradar at claims@rradar.com . rradar will allocate the claim to the relevant legal team who will begin working with the broker and AXA to determine policy cover as quickly as possible.	rradar will contact the policyholder to acknowledge the claim, provide initial instructions and request any information or documentation they may need.	Throughout the claims investigation process, rradar will keep both the broker and policyholder updated with any significant updates relating to the claim on the policy. They will also continue to support and protect the policyholder's position until a decision on cover is made.	Once the investigation is complete, rradar will contact the broker and policyholder directly to inform them of the policy cover decision.



The AXA MLP&P solution with radar

- Why Management Liability is needed
- Problem and solution
- Integrated customer journey with radar under the AXA MLP&P
- Making a claim
- Claims and Crisis Management
- Delegated Authority Claims Process
- Our unique solution with radar
- Areas of expertise
- Proactive Service Features
- Digital Products
- Broker support
- How policyholders access radar services



rradar Features and Benefits Summary: Claims and Crisis Management

No business can anticipate every threat but accessing radar’s experienced and dedicated legal teams is essential if facing a claim or crisis situation to help prevent reputational, legal and financial consequences.

rradar’s team of legal professionals are on hand to provide advice directly to policyholders where support is needed during a claim.

Services include:



LEGALLY PRIVILEGED ADVICE

Confidential and protected advice and guidance from specialist legal teams.



EMERGENCY CRISIS LINE

If a business-related crime or emergency occurs, call the 24/7 emergency crisis line and speak directly to a specialist lawyer at radar for advice on how to respond to urgent or unexpected interactions by a regulatory body, such as the police, Health and Safety Executive, Trading Standards and the Care Quality Commission.



LEGAL REPRESENTATION

Legal representation from radar's specialist legal services teams for claims and investigations, with UK-wide coverage.



CLAIMS SERVICE

UK-wide legal representation should a claim or investigation be made.

When facing an emergency or unfolding crisis, the scale and extent of the problem need to be quickly assessed, and immediate measures put in place to stabilise the situation.

rradar’s Business Crime and Regulation team acts swiftly to be by the policyholder's side and support them on the best course of action, such as:

- ✓ Assessing potential criminal exposure and dealing with immediate next steps; for example, where individuals have been arrested or are being interviewed under caution
- ✓ Providing practical solutions to help prevent escalation, defusing tensions and liaising with relevant Third Parties to mitigate further action
- ✓ Preserving the policyholder’s legal privilege
- ✓ Notifying and interacting with relevant regulators and authorities on behalf of the policyholder

Subject to policy cover



The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

Integrated customer journey with radar
under the AXA MLP&P

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

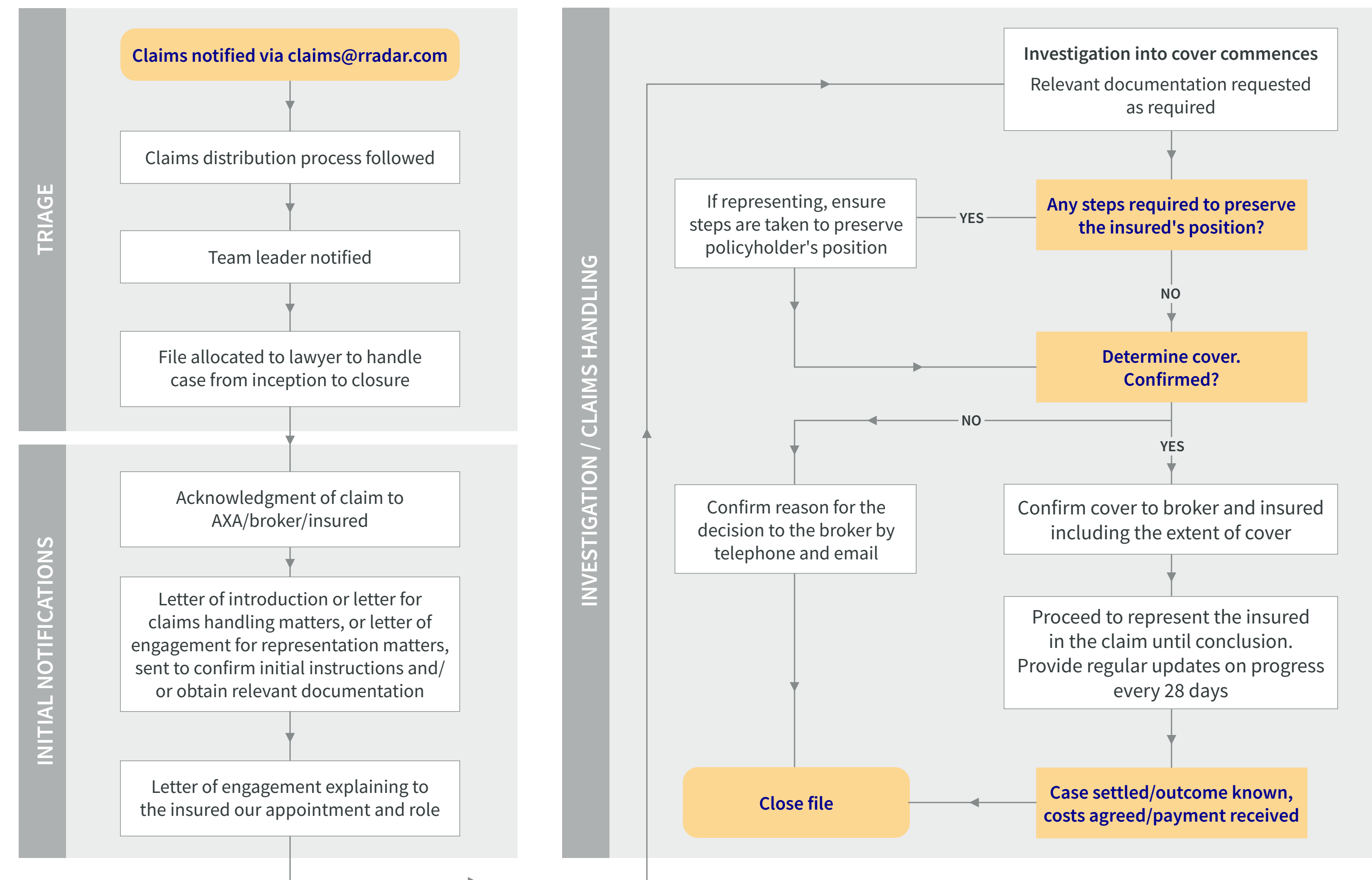
Digital Products

Broker support

How policyholders access radar services



rradar Delegated Authority Claims Process





Our Proposition: Prevent & Protect





Prevent





The AXA MLP&P solution with radar

Why Management Liability is needed
Problem and solution
Integrated customer journey with radar under the AXA MLP&P
Making a claim
Claims and Crisis Management
Delegated Authority Claims Process
Our unique solution with radar
Areas of expertise
Proactive Service Features
Digital Products
Broker support
How policyholders access radar services



Our unique solution with radar

rradar is AXA's legal services partner under the MLP&P Policy. They are a legal enterprise dedicated to helping business navigate business risk, offering not only legal advice, but all the risk management support, guidance, resources and tools business need to confidently move forward through risk.

Under the MLP&P Policy, policyholders have access to a wide range of radar services at no extra cost. By providing proactive advice, crisis management, claims support and all the tech and expertise they need, policyholders have all the tools they need to navigate business challenges, issues and risks, and decrease the number of claims brought against them.





The AXA MLP&P solution with radar

Why Management Liability is needed
Problem and solution
Integrated customer journey with radar under the AXA MLP&P
Making a claim
Claims and Crisis Management
Delegated Authority Claims Process
Our unique solution with radar
Areas of expertise
Proactive Service Features
Digital Products
Broker support
How policyholders access radar services



Areas of expertise

rradar's multi-disciplinary team of experts is on hand to support policyholders across a broad range of legal specialisms:



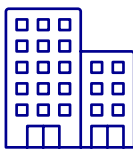
BUSINESS CRIME AND REGULATION

Support and representation when dealing with all regulators and enforcement authorities.



HR AND EMPLOYMENT

Covering all aspects from initial, proactive advice through to the Employment Tribunal and beyond.



CORPORATE AND COMMERCIAL

Advice on compliance, managing trading relationships and business growth.



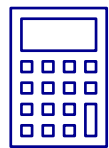
HEALTH, SAFETY AND ENVIRONMENTAL

Guidance on navigating the wide-ranging Health and Safety regulations and legislation.



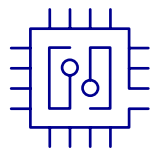
COMMERCIAL DISPUTES

Supporting organisations when facing disputes in the ever-changing commercial landscape.



TAX

Support through every aspect of tax liabilities and HMRC investigations.



CYBER, DATA AND INFORMATION LAW

All aspects of Data Protection and security, and support on responding to regulatory actions.



INTELLECTUAL PROPERTY

Advice on protecting creations made by businesses or individuals.



The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

Integrated customer journey with radar
under the AXA MLP&P

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

Digital Products

Broker support

How policyholders access radar services

rradar

rradar Features and Benefits Summary: Proactive Service Features



LEGAL ADVISORY SERVICE – UNLIMITED CALLS AND EMAILS

Expert legal advice and support across a wide range of legal sectors. Accessible over the phone or by email, available Monday – Friday, between 8am – 6pm.



DIGITAL PRODUCTS AND TEMPLATES

- **Online Knowledge Library (rradarstation):** 24/7 access to downloadable legal, business and risk templates, checklists, guidance documents, letters, videos and articles.
- **Incident Reporting Tool (rradarreport):** to digitally document and manage incidents in the workplace, making it easier to respond to health and safety risks.
- **Intelligent Legal Assistant (rradargrace):** for on-the-go support through an app.
- **Risk Audit Tool (rradarrisk):** analyses and identifies the risks in a business so they can be address before problems happen.



LEGAL AND REGULATORY UPDATES

- Relevant legal and regulatory updates and alerts delivered through a variety of channels including blogs, case studies and webinars.

Benefits to policyholders:

- ✓ Help to increase efficiency, productivity and processes
- ✓ Aim to reduce number of claims
- ✓ Improved risk management
- ✓ Effectively communicate and consult with staff
- ✓ Cut down on disciplinary and grievance hearings
- ✓ Avoid costly court cases and employment tribunals



The AXA MLP&P solution with radar

Why Management Liability is needed

Problem and solution

Integrated customer journey with radar under the AXA MLP&P

Making a claim

Claims and Crisis Management

Delegated Authority Claims Process

Our unique solution with radar

Areas of expertise

Proactive Service Features

Digital Products

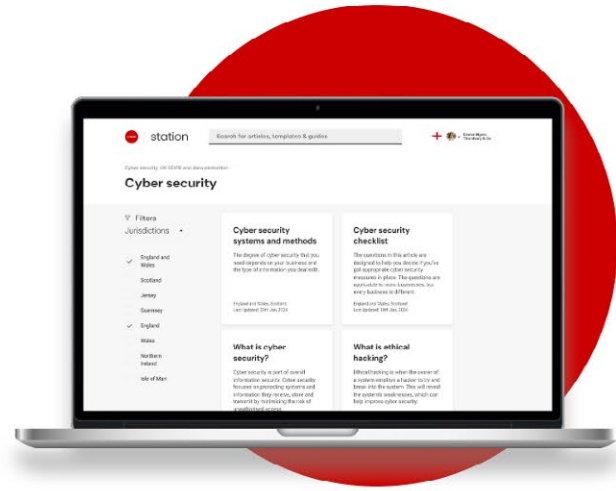
Broker support

How policyholders access radar services



rradar Features and Benefits Summary: Digital Products

Using the latest web tooling and web development technologies, radar creates seamless user experiences across a suite of intuitive technology-driven applications. These digital products give policyholders high calibre, verified legal guidance and rich content 24/7.

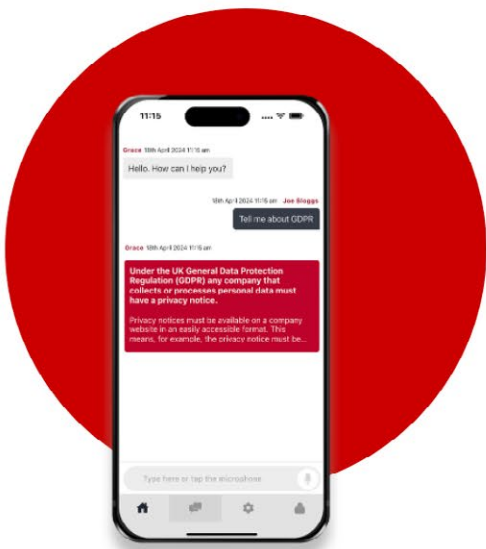


rradar | station

Online Knowledge Library

24/7 access to articles and downloadable templates and checklists.

Find out more

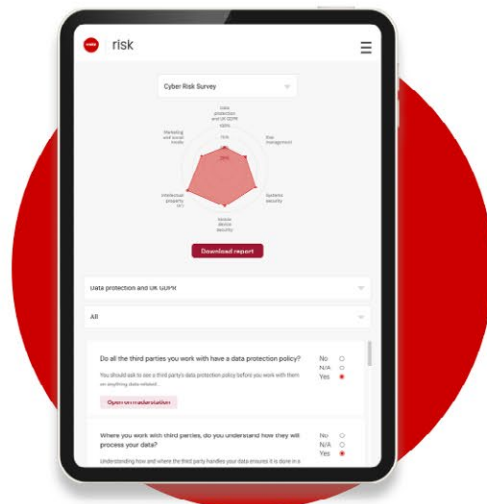


rradar | grace

Intelligent Legal Assistant

On-the-go legal support available as an app for smart devices.

Find out more

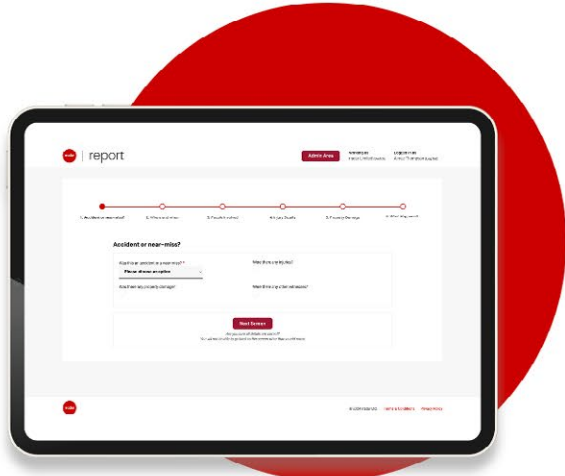


rradar | risk

Risk Audit Tool

Analyses risks, vulnerabilities and trends in businesses.

Find out more



rradar | report

Incident Reporting Tool

A digital platform for documenting incidents and accidents in the workplace.

Find out more

Please note, access to radar's digital products requires the policyholder to activate their radar account.



The AXA MLP&P solution with rradar

Why Management Liability is needed
Problem and solution
Integrated customer journey with rradar under the AXA MLP&P
Making a claim
Claims and Crisis Management
Delegated Authority Claims Process
Our unique solution with rradar
Areas of expertise
Proactive Service Features
Digital Products
Broker support
How policyholders access rradar services



Broker support

rradar works closely with broker partners and can provide a range of value-added services designed to help understand and sell the inclusive rradar benefits and services under the AXA MLP&P Policy.

These include:

CLIENT MARKETING AND ONBOARDING CAMPAIGNS

A welcome pack including information on rradar's services, brochures and user guides.

UPDATES

Broker partner access to rradar tutorial videos, webinars and digital newsletters.

TRAINING

Face-to-face or online training sessions; these can be recorded on request.

DATA

MI data, insights into broker and policyholder engagement and usage of rradar services.

SALES TOOL KITS AND COLLATERAL

Bespoke marketing collateral, email campaigns and sector-specific case studies as well as access to a broker microsite to download collateral.

LEGAL AND REGULATORY NEWS

Quarterly legislation and regulation updates and monthly newsletters.

DEMOS

Live demonstrations of rradar's legal and risk management products.

rradar's BUSINESS DEVELOPMENT TEAM

Regular contact and support to discuss ongoing client needs, registration, engagement and more.



The AXA MLP&P solution with radar

- Why Management Liability is needed
- Problem and solution
- Integrated customer journey with radar under the AXA MLP&P
- Making a claim
- Claims and Crisis Management
- Delegated Authority Claims Process
- Our unique solution with radar
- Areas of expertise
- Proactive Service Features
- Digital Products
- Broker support

How policyholders access radar services

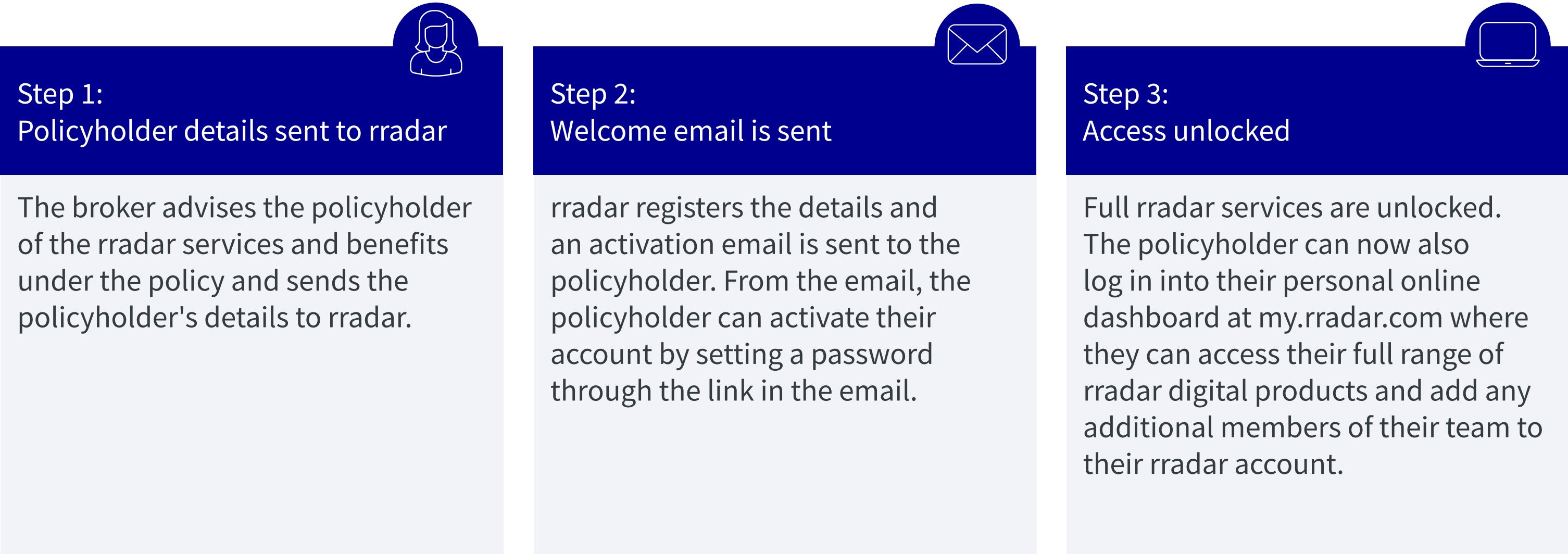


How policyholders access radar services

Brokers play a critical part in the registration, activation and engagement process. Policyholders who haven't completed the activation process won't be able to access the full radar benefits included in their policy.

They will also not be granted reduced excess for claims where it is written in the policy conditions that there is evidence that the policyholder sought to minimise the claim by contacting radar for assistance.

Policyholders can register for radar services by completing the following the steps:





rradar testimonials



rradar testimonials

rradar testimonials



rradar testimonials

Using the radar advisory service I felt fully supported and understood. They explained things in a way that was relevant and straightforward without unnecessary jargon.

Towards the end of the case, I was put in touch with the specialist legal team, although this daunted me somewhat, again they made things simple. Questions were quickly answered, and the situation was finally resolved professionally and with dignity on both sides.

Legal advisory service user
Adult Learning Disability Care Provider

rradar has been supporting me in composing an important formal letter to a senior member of staff who is exiting the organisation. I am confident I am now on the right track.

Legal advisory service user
Child Health Care – HR Manager

The radar advisory team are the most professional, knowledgeable and helpful advisors I have spoken with.

We regularly use them for Staff related HR issues including TUPE regulations, contracts and following correct procedures to review, manage and action performance related concerns.

Legal advisory service user
Healthcare/Dentistry

The way the radar advisor's explain things is very easy to follow. They take a balanced approach which enables me to look at the matters from both sides of the situation. They have provided me with reassurance on several processes which I have followed over some years now.

Legal advisory service user
Healthcare Training Provider



rradar testimonials

rradar testimonials

rradar testimonials

I tend to liaise with various advisors at rradar and they are all very supportive with clear advice. I always feel I can run any issues/concerns past them. I recently got advice on ending a member of staff's probationary period and was also directed to radarstation for letter template to use that was most useful.

Legal advisory service user
Adult Care/Charity

The advice service is fantastic and so very supportive. The advisors are knowledgeable and really easy-going and put me at my ease during a situation that could have been very stressful. They are an absolute credit to rradar.

Legal advisory service user
Care Home Manager

Your advisory team provided prompt advice, reviewed our evidence and draft letter, and guided us through our options. Getting their expert input reframed our approach, leading to a revised letter that achieved the desired outcome, which was fantastic. Having an independent perspective is invaluable and it's a comfort knowing rradar are there to guide us.

Legal advisory service user
Hospitality/Leisure sector

I was looking for advice on ending a member of staff's probationary period. The advisors are all very supportive and give clear advice. I was also directed to radarstation for a letter template to use that was most useful. I always feel I can run any issues/concerns past them.

Legal advisory service user
Charity sector



rradar testimonials

rradar testimonials



rradar testimonials

When we needed to navigate the complexities of asking our tenants to vacate a property, we turned to the rradar advisory team for legal guidance. They advised us on our commercial tenancy agreement, ensuring that we were following the law correctly. Their expert advice provided us with the reassurance we needed during a crucial time for our business. We truly appreciate their professionalism and support.

Legal advisory service users
Motor trade

Thanks to the [rradar] Employment Law Specialists, we now have more robust guidelines and policies in place to prevent issues from arising.

Legal advisory service user
Food manufacturer

rradar has the most professional and knowledgeable advisors I've spoken with. Their expert guidance on HR issues, including TUPE, contracts, and performance management, was invaluable.

Legal advisory service user
Health care sector

rradar's team go above and beyond. We got friendly and sound advice. Protective but from the business' perspective. Extra details were sent via email. Clarity about best approach and confirmation within UK law/guidelines.

Great service!

Legal advisory service user
Manufacturing sector



Protect



Management Liability Protect & Protect Policy cover



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

Policy cover: Company/Charities Legal Liability

Policy cover: Employment Practices Liability

Trading appetite

Online appetite

Ways to trade: Online or through a branch

Features and Benefits Summary

- ✓ **Support against:**
 - All UK Regulators
 - All investigations
 - All prosecutions
- ✓ **Wide cover as standard:** Cover for employment, regulatory, pensions, circumstance investigation, contractual defence and pursuit, pollution and employee dishonesty claims as standard
- ✓ **Innovative covers include:** Intellectual Property Rights Infringement and Defence, Tax Investigation, Property Dispute and Third Party fraud covers
- ✓ **Any one claim limits:** Each section gives cover up to the selected limit for any one claim. There's no limitation on the number of claims that can be made in any one period of insurance
- ✓ **Flexibility:** Cover automatically responds to most changes in your business such as the purchase of another company
- ✓ **Access to radar:** Expert legal, regulatory and proactive risk management advice and representation. Legal Advisory Service for 1:1 guidance on how to stop or avoid legal problems escalating into claims. Unlimited access to legal and business resources, and risk management tools



Regulatory intervention



Employment claims



Employee theft/
Third Party fraud



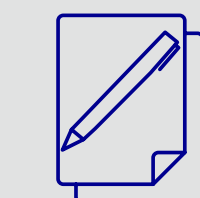
Pensions



Pollution



Data Protection cover
& GDPR advice



Contract disputes



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

Policy cover: Company/Charities Legal Liability

Policy cover: Employment Practices Liability

Trading appetite

Online appetite

Ways to trade: Online or through a branch

Policy cover: Directors' and Officers'

- 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
- £100,000 additional limit for loss cover for each insured person
- Costs of up to £100,000 for radar to investigate any new circumstance
- Costs of up to £50,000 for Directors' personal tax investigations (where a covered claim could follow)
- Costs of up to £250,000 for deprivation of assets
- Up to the indemnity limit for insolvency hearing costs
- Automatically gives cover on the same terms for all UK subsidiary companies including any subsidiaries bought during the period of insurance
- Includes claims brought in any jurisdiction, including the USA
- Claims against Directors, Officers or employees caused by the operation or administration of any pension scheme, employee benefit scheme or trust fund
- Claims against Directors for an unlimited period following retirement during the period of insurance
- Claims against Directors for personal roles with any charity or Not for Profit organisation
- Automatically includes 60 days' cover on the same terms following a management buy-out
- Claims by parent company included
- Claims against the Directors concerning the position or enforcement of a legal boundary between the principal residence of the Director and adjoining property up to £25,000 costs



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

Policy cover: Company/Charities Legal Liability

Policy cover: Employment Practices Liability

Trading appetite

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Ways to trade: Online or through a branch

Policy cover: Company/Charities Legal Liability

- Legal costs, awards and settlements for any claim or regulatory action brought against you
- Legal costs of representing you at an investigation
- Automatically gives cover on the same terms to all subsidiary companies including any UK subsidiaries bought during the period of insurance
- 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 or Third Party funds fraud (cover must be selected for online risks)
- Cover up to £25,000 for Third Party funds transfer and telephone fraud included (cover must be selected for online risks)
- Automatically includes 60 days cover on the same terms following a management buy-out
- Up to £50,000 for tax investigations
- Costs of up to £100,000 for radar to investigate any circumstance
- Cover for Fees for Intervention (FFI), Environment Agency fees and Pension civil penalties
- Costs of up to £100,000 for radar to contact your customers and/or suppliers where legally required 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
- Costs of up to £50,000 for radar to pursue your legal rights in a contract dispute or to recover a debt
- Defence costs up to £50,000 for infringement of copyright claims
- Pollution clean up costs of up to £25,000
- Regulatory mitigation cover added for self-reporting
- Allegations of professional negligence/civil liability (charities wording only)
- Costs of up to £50,000 for radar to pursue your legal rights in an intellectual property rights dispute
- Territorial limits extended to worldwide



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

Policy cover: Company/Charities Legal Liability

Policy cover: Employment Practices Liability

Trading appetite

Online appetite

Ways to trade: Online or through a branch

Policy cover: Employment Practices Liability

- 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
- Automatically includes all subsidiary companies including any subsidiaries acquired during the period of insurance
- Automatically includes 60 days' cover on the same terms following a management buy-out
- 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 circumstances defined to not include routine employment disciplinary events and dismissals
- Excess will be entirely waived if you have a successful defence or the case is withdrawn



MLP&P Policy cover

- Features and Benefits Summary
- Policy cover: Directors' and Officers'
- Policy cover: Company/Charities Legal Liability
- Policy cover: Employment Practices Liability
- Trading appetite
- Online appetite
- Ways to trade: Online or through a branch

Trading appetite

We have a wide appetite to write UK registered companies in the following industries:

Green

- Wholesale
- Manufacturing
- Leisure
- Charities
- Manufacturing
- Retail
- Software & tech
- Motor trade
- Construction
- Property owners
- And many more

Amber

- Law firms
- PLCs
- Waste & recycling
- Housing Associations
- Care services
- Research & development
- Private hospitals
- Education establishments
- Professional services
- Insurance brokers

Red

- Financial services
- Mining
- Nuclear related
- Agriculture & farming
- Professional sports clubs
- Oil production & exploration
- Weapons related
- Sports regulatory bodies
- Tobacco manufacturing
- Animal testing



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

Policy cover: Company/Charities Legal Liability

Policy cover: Employment Practices Liability

Trading appetite

Online appetite

Ways to trade: Online or through a branch

Online appetite

MAXIMUM TURNOVER

- Limited companies.....£100m
- Charities, Clubs & Associations£2m
- Partnership.....£2m
- Sole Trader£1m

LIMITS

- £100k - £5m all sections
- Max £100k EPL for residents associations
- Max £250k Third Party fraud and forgery covers

REFER

- Not made a profit in last 12 months/new start up
- Redundancies made in last 3 months or planned in the next 12 months

DECLINE

- Charities providing management or supervision of children or vulnerable adults
- Risks with a USA turnover over 40%
- Risks with USA assets
- Claims or circumstances in last 3 years
- Publicly listed companies

NOT AVAILABLE ONLINE

(in addition to trades we will not write manually)

- Care
- Education
- Farming and agricultural
- Financial services
- Legal sector
- Professional sports
- Waste and recycling
- Housing Associations



MLP&P Policy cover

Features and Benefits Summary

Policy cover: Directors' and Officers'

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Policy cover: Employment Practices Liability

Trading appetite

Online appetite

Ways to trade: Online or through a branch

Ways to trade: Through a branch or Online

- ✓ Personal liability
- ✓ Company risks

- ✓ Employment claims
- ✓ Access to radar

- ✓ Regulatory investigations and prosecutions

MLP&P

Trade through a branch

Acceptance Criteria



No maximum turnover for tailor-made solutions and more complex risks.



Standard and bespoke wording available.



We have experienced, specialist underwriters on hand to help you and your customers with complex risks.



Consider new ventures and risks with claims

Speak to your local branch for more information:

Email: MLPUnderwritingcentre@axa-insurance.co.uk

Tel: 0345 366 5528

Visit: axaconnect.co.uk/commercial-lines/branch-traded/management-liability-policy/

MLP&P ONLINE

Trade direct or through a software house

Acceptance Criteria



Maximum turnover £100m for Limited and Public Companies, £2m for Charities, Clubs and Associations and £1m for Partnerships and Sole Traders.



Easy access to quick quotes through our Connect Extranet, Acturis and Applied interfaces.

If you have any queries we are also available on Live Chat.



Instant policy documentation provided in an electronic format.

Speak to our Online Trading team for product & system advice and support:

Email: OnlineTradingCentre@axa-insurance.co.uk

Tel: 0800 051 8001

Visit: axaconnect.co.uk/commercial-lines/connect-etrad/management-liability-online/



Contacts



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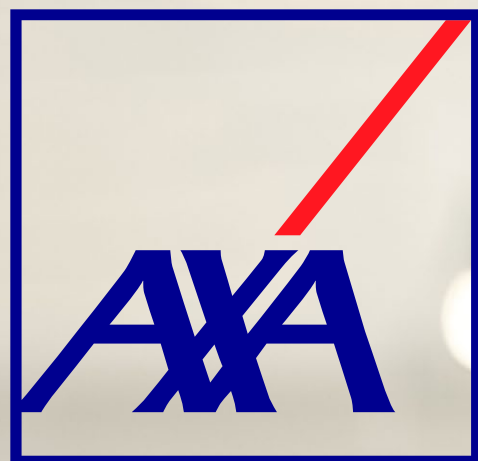
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