



Management Liability Online – Prevent and Protect

We’re restless in our pursuit of new and better ways to do business. That’s why we’ve strengthened our Management Liability Prevent and Protect (Online) Policy, so we’re offering our best cover yet, with over 4,600 acceptable trades to choose from. Access fast, competitive and quality comprehensive cover, all at the touch of a button.

Our digital offering

Our Management Liability – Prevent and Protect Policy is available to any UK registered Private Limited Company, Charities, Clubs and Associations excluding those in the legal sector, professional football or rugby clubs or financial services sector. (Some of these trades may be considered via our manually traded route.)

Maximum turnover £100m for limited companies, £2m for clubs, charities or associations and £1m for partnerships and sole trades.

We offer:

- Directors and Officers/Trustees’ Liability
- Company/Charity, Club and Assoications Legal Liability
- Employment Practices Liability (EPL)
- Option to buy in Crime enhancements

Standard features

- Reduced excess on EPL claims: Where a policyholder has registered, activated their account, and followed rradar’s advice on matters which could lead to a claim, this reduces to Nil or waived if successfully defended or the case is withdrawn
- Defence costs from claims arising from a TUPE are covered
- Pension Trustee Liability given to the D&O and CLL limits (both covers must be operative) including Defined benefit pension plans up to £5m assets

Market leading features

- Investigations by all UK regulators are covered up to the policy limit
- All policies are on an any one claim basis*
- Lifetime run off cover for retired directors and trustees while the policy is in force
- No retroactive date applicable – cover starts from the date the entity was incorporated
- Cover on the same terms for all UK subsidiary companies including automatic cover for subsidiaries bought during the period of insurance
- D&O section and the CLL section includes claims brought in any jurisdiction including the USA
- Tax investigation cover: For aspect/full entities plus more serious investigations and prosecutions
- Directors personal tax investigations up to £50,000 where a covered claim could follow
- Under the Company Legal Liability/Charity Legal Liability section, Legal Pursuits is given as standard as £50,000 in the aggregate. Legal Pursuits section extends to include Infringement of Intellectual Property Rights cover as standard
- Under the Company Legal Liability/Charity Legal Liability section, Contract Disputes cover is given as standard as £100,000 in the aggregate

Our unique policy offering - rradar

- rradar is a specialist litigation and commercial law firm which partners with AXA to proactively mitigate risk, and in the event of a claim through their expertise, keep claims costs down
- rradar legal support extended to include negotiation of rights of restrictive covenants and trespass, nuisance, personal removal, property damage and Infringement of Intellectual Property rights
- Unlimited advice line open Monday – Friday 8am to 6pm (excluding Public Holidays). All advice is legally privileged unless a claim materialises
- For more information on rradar, visit our MLP Hub online

Standard Cover	Maximum limits (up to)
Directors’ and Officers’ or Trustees’ liability	£5,000,000
Optional Cover	Maximum limits (up to)
Employment practices liability	£5,000,000
Company or charity legal liability	£5,000,000
Crime cover / Employee dishonesty	£100,000

If it’s outside of scope for our Digital offering, please speak to our manual underwriters on 0345 366 5528 to help you place the business.

